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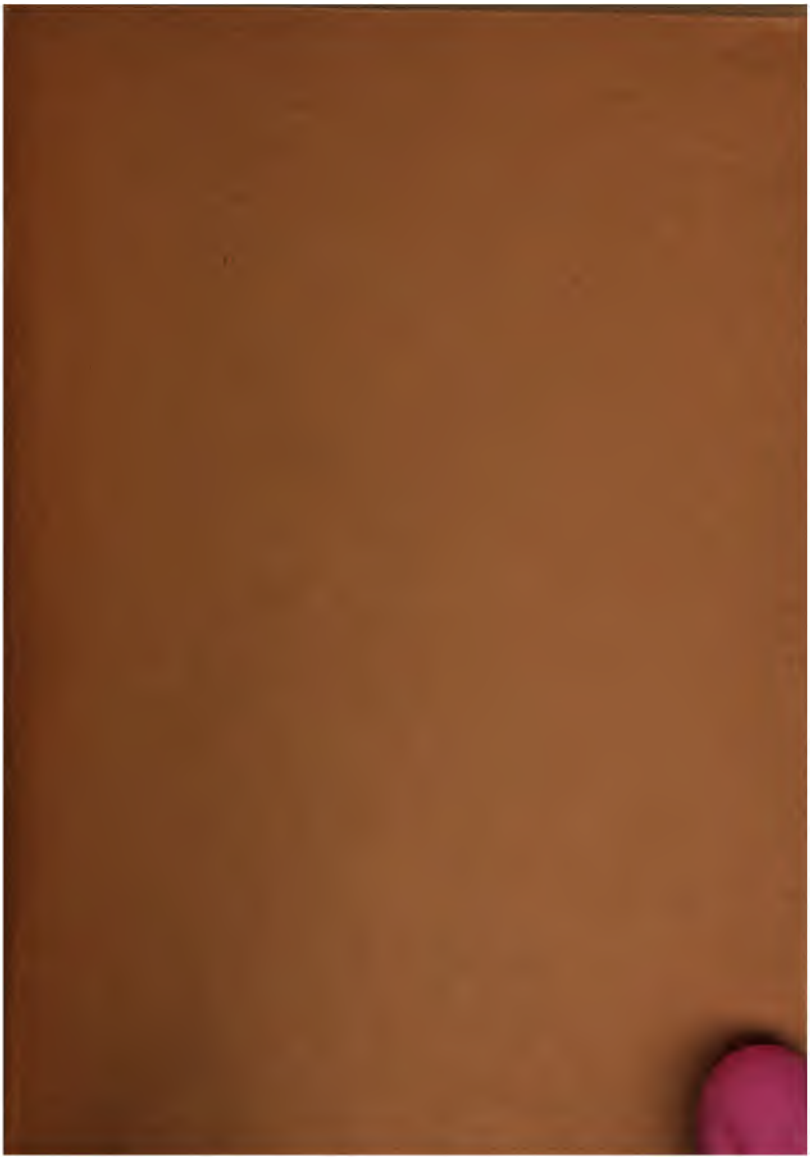

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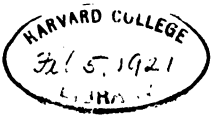

Rev. W. H. Eliot

9 23

TO

MRS. MAUDE CROSSE.

DEAR MAUDE,—All the little two-oared boats which put out into the great ocean have need of some chart which will show them how to lay their course. Each starts full of happiness and confidence, and yet we know how many founder, for it is no easy voyage, and there are rocks and sandbanks upon the way. So I give a few pages of your own private log, which tell of days of peace, and days of storm—such storms as seem very petty from the deck of a high ship, but are serious for the two-oared boats. If your peace should help another to peace, or your storm console another who is storm-tossed, then I know that you will feel repaid for this intrusion upon your privacy. May all your voyage be like the outset, and when at last the oars fall from your hands, and those of Frank, may other loving ones be ready to take their turn of toil—and so, *bon voyage!*

Ever your friend,

THE AUTHOR.

Jan. 20, 1899.

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A DUET.

THE OVERTURE.

I.

ABOUT THAT DATE.

THESE are the beginnings of some of the letters which they wrote about that time.

Woking, May 20th.

MY DEAREST MAUDE,—You know that your mother suggested, and we agreed, that we should be married about the beginning of September. Don't you think that we might say the 3rd of August? It is a Wednesday, and in every sense suitable. Do try to change the date, for it would in many ways be preferable to the other. I shall be eager to hear from you about it. And now, dearest Maude . . . (The rest is irrelevant.)

St. Albans, May 22nd.

MY DEAREST FRANK,—Mother sees no objection to the 3rd of August, and I am ready to do anything

which will please you and her. Of course there are the guests to be considered, and the dressmakers and other arrangements, but I have no doubt that we shall be able to change the date all right. O Frank . . . (What follows is beside the point.)

Woking, May 25th.

MY DEAREST MAUDE,—I have been thinking over that change of date, and I see one objection which had not occurred to me when I suggested it. August the 1st is Bank holiday, and travelling is not very pleasant about that time. My idea now is that we should bring it off before that date. Fancy, for example, how unpleasant it would be for your Uncle Joseph if he had to travel all the way from Edinburgh with a Bank-holiday crowd. It would be selfish of us if we did not fit in our plans so as to save our relatives from inconvenience. I think therefore, taking everything into consideration, that the 20th of July, a Wednesday, would be the very best day that we could select. I do hope that you will strain every nerve, my darling, to get your mother to consent to this change. When I think . . . (A digression follows.)

St. Albans, May 27th.

MY DEAREST FRANK,—I think that what you say about the date is very reasonable, and it is so sweet and unselfish of you to think about Uncle Joseph. Of course it would be very unpleasant for him to have to travel at such a time, and we must strain every nerve

to prevent it. There is only one serious objection which my mother can see. Uncle Percival (that is my mother's second brother) comes back from Rangoon about the end of July, and will miss the wedding (O Frank, think of its being *our* wedding!) unless we delay it. He has always been very fond of me, and he might be hurt if we were married so immediately before his arrival. Don't you think it would be as well to wait? Mother leaves it all in your hands, and we shall do exactly as you advise. O Frank . . . (The rest is confidential.)

Woking, May 29th.

My own Dearest,—I think that it would be unreasonable upon the part of your Uncle Percival to think that we ought to have changed the date of a matter so important to ourselves, simply in order that he should be present. I am sure that on second thoughts your mother and yourself will see the thing in this light. I must say, however, that in one point I think you both show great judgment. It would certainly be invidious to be married *immediately* before his arrival. I really think that he would have some cause for complaint if we did that. To prevent any chance of hurting his feelings, I think that it would be *far* best, if your mother and you agree with me, that we should be married upon July 7th. I see it is a Thursday, and in every way suitable. When I read your last letter . . . (The remainder is unimportant.)

St. Albans, June 1st.

MY DEAREST FRANK,—I am sure that you are right in thinking that it would be as well not to have the ceremony too near the date of Uncle Percival's arrival in England. We should be so sorry to hurt his feelings in any way. Mother has been down to Madame Mortimer's about the dresses, and she thinks that everything could be hurried up so as to be ready by July 7th. She is so obliging, and her skirts *do* hang so beautifully. O Frank, it is only a few weeks' time, and then . . .

Woking, June 3rd.

MY OWN DARLING MAUDE,—How good you are—and your mother also—in falling in with my suggestions! Please, please don't bother your dear self about dresses. You only want the one travelling-dress to be married in, and the rest we can pick up as we go. I am sure that white dress with the black stripe—the one you were playing tennis with at the Arlingtons'—would do splendidly. You looked simply splendid that day. I am inclined to think that it is my favourite of all your dresses, with the exception of the dark one with the light-green front. That shows off your figure so splendidly. I am very fond also of the grey Quaker-like alpaca dress. What a little dove you do look in it! I think those dresses, and of course your satin evening-dress, are my favourites. On second thoughts, they are the only dresses I have ever seen you in. But I like

the grey best, because you wore it the first time I ever —you remember! You must *never* get rid of those dresses. They are too full of associations. I want to see you in them for years, and years, and years.

What I wanted to say was that you have so many charming dresses, that we may consider ourselves independent of Madame Mortimer. If her things should be late, they will come in very usefully afterwards. I don't want to be selfish or inconsiderate, my own dearest girlie, but it would be rather too much if we allowed my tailor or your dressmaker to be obstacles to our union. I just want *you*—your dainty little self—if you had only your 'wee coatie,' as Burns says. Now look here! I want you to bring your influence to bear upon your mother, and so make a small change in our plans. The earlier we can have our honeymoon, the more pleasant the hotels will be. I do want your first experiences with me to be without a shadow of discomfort. In July half the world starts for its holiday. If we could get away at the end of this month, we should just be ahead of them. This month, this very month! Oh, do try to manage this, my own dearest girl. The 30th of June is a Tuesday, and in every way suitable. They could spare me from the office most excellently. This would just give us time to have the banns three times, beginning with next Sunday. I leave it in your hands, dear. Do try to work it.

St. Albans, June 4th.

MY DEAREST FRANK,—We nearly called in the doctor after your dear old preposterous letter. My mother gasped upon the sofa while I read her some extracts. That I, the daughter of the house, should be married in my old black-and-white tennis-dress, which I wore at the Arlingtons' to save my nice one! Oh, you are simply splendid sometimes! And the learned way in which you alluded to my alpaca. As a matter of fact, it's a merino, but that doesn't matter. Fancy your remembering my wardrobe like that! And wanting me to wear them all for years! So I shall, dear, secretly; when we are quite quite alone. But they are all out of date already, and if in a year or so you saw your poor dowdy wife with tight sleeves among a roomful of puff-shouldered young ladies, you would not be consoled even by the memory that it was in that dress that you first . . . you know!

As a matter of fact, I *must* have my dress to be married in. I don't think mother would regard it as a legal marriage if I hadn't, and if you knew how nice it will be, you would not have the heart to interfere with it. Try to picture it, silver-grey—I know how fond you are of greys—a little white chiffon at neck and wrists, and the prettiest pearl trimming. Then the hat *en suite*, pale-grey lisse, white feather and brilliant buckle. All these details are wasted upon you, sir, but you will like it when you see it. It fulfils your ideal of tasteful simplicity, which men always imagine to be an

economical method of dressing, until they have wives and milliners' bills of their own.

And now I have kept the biggest news to the last. Mother has been to Madame, and she says that if she works all night, she will have everything ready for the 30th. O Frank, does it not seem incredible! Next Tuesday three weeks. And the banns! Oh my goodness, I am frightened when I think about it! Dear old boy, you won't tire of me, will you? Whatever should I do if I thought you had tired of me! And the worst of it is, that you don't know me a bit. I have a hundred thousand faults, and you are blinded by your love and cannot see them. But then some day the scales will fall from your eyes, and you will perceive the whole hundred thousand at once. Oh, what a reaction there will be! You will see me as I am, frivolous, wilful, idle, petulant, and altogether horrid. But I do love you, Frank, with all my heart, and soul, and mind, and strength, and you'll count that on the other side, won't you? Now I am so glad I have said all this, because it is best that you should know what you should expect. It will be nice for you to look back and to say, "She gave me fair warning, and she is no worse than she said." O Frank, think of the 30th.

P.S.—I forgot to say that I had a grey silk cape, lined with cream, to go with the dress. It is just sweet!

So that is how they arranged about the date.

THE OVERTURE CONTINUED.

II.

IN A MINOR KEY.

Woking, June 7th.

MY OWN DEAREST MAUDE,—How I wish you were here, for I have been down, down, down, in the deepest state of despondency all day. I have longed to hear the sound of your voice, or to feel the touch of your hand! How can I be despondent, when in three weeks I shall be the husband of the dearest girl in England? That is what I ask myself, and then the answer comes that it is just exactly on that account that my wretched conscience is gnawing at me. I feel that I have not used you well; I owe you reparation, and I don't know what to do.

In your last dear letter you talk about being frivolous. *You* have never been frivolous. But I have been frivolous—for ever since I have learned to love you, I have been so wrapped up in my love, with my happiness gilding everything about me, that I have never really faced the prosaic facts of life or discussed with you what our marriage will really necessitate. And now, at this eleventh hour, I realise that I have led you on in ignorance to an act which will perhaps take a great deal

of the sunshine out of your life. What have I to offer you in exchange for the sacrifice which you will make for me? Myself, my love, and all that I have—but how little it all amounts to! You are a girl in a thousand, in ten thousand—bright, beautiful, sweet, the dearest lady in all the land. And I an average man—or perhaps hardly that—with little to boast of in the past, and vague ambitions for the future. It is a poor bargain for you, a most miserable bargain. You have still time. Count the cost, and if it be too great, then draw back even now without fear of one word or inmost thought of reproach from me. Your whole life is at stake. How can I hold you to a decision which was taken before you realised what it meant? Now I shall place the facts before you, and then, come what may, my conscience will be at rest, and I shall be sure that you are acting with your eyes open.

You have to compare your life as it is, and as it will be. Your father is rich, or at least comfortably off, and you have been accustomed all your life to have whatever you desired. From what I know of your mother's kindness, I should imagine that no wish of yours has ever remained ungratified. You have lived well, dressed well, a sweet home, a lovely garden, your collie, your canary, your maid. Above all, you have never had anxiety, never had to worry about the morrow. I can see all your past life so well. In the mornings, your music, your singing, your gardening, your reading. In the afternoons, your social duties, the visit

and the visitor. In the evening, tennis, a walk, music again, your father's return from the City, the happy family-circle, with occasionally the dinner, the dance, and the theatre. And so smoothly on, month after month, and year after year, your own sweet, kindly, joyous nature, and your bright face, making everyone round you happy, and so reacting upon your own happiness. Why should you bother about money? That was your father's business. Why should you trouble about housekeeping? That was your mother's duty. You lived like the birds and the flowers, and had no need to take heed for the future. Everything which life could offer was yours.

And now you must turn to what is in store for you, if you are still content to face the future with me. Position I have none to offer. What is the exact position of the wife of the assistant-accountant of the Co-operative Insurance Office? It is indefinable. What are my prospects? I may become head-accountant. If Dinton died —and I hope he won't, for he is an excellent fellow—I should probably get his berth. Beyond that I have no career. I have some aspirations after literature—a few critical articles in the monthlies—but I don't suppose they will ever lead to anything of consequence.

And my income, £400 a year with a commission on business I introduce. But that amounts to hardly anything. You have £50. Our total, then, is certainly under £500. Have you considered what it will mean to leave that charming house at St. Albans—the break-

fast-room, the billiard-room, the lawn—and to live in the little £50 a year house at Woking, with its two sitting-rooms and pokey garden? Have I a right to ask you to do such a thing? And then the housekeeping, the planning, the arranging, the curtailing, the keeping up appearances upon a limited income. I have made myself miserable, because I feel that you are marrying me without a suspicion of the long weary uphill struggle which lies before you. O Maude, my darling Maude, I feel that you sacrifice too much for me! If I were a man I should say to you, 'Forget me—forget it all! Let our relations be a closed chapter in your life.' You can do better. I and my cares come like a great cloud-bank to keep the sunshine from your young life. You who are so tender and dainty! How can I bear to see you exposed to the drudgery and sordid everlasting cares of such a household! I think of your graces, your pretty little ways, the elegancies of your life, and how charmingly you carry them off. You are born and bred for just such an atmosphere as the one which you breathe. And I take advantage of my good-fortune in winning your love to drag you down, to take the beauty and charm from your life, to fill it with small and vulgar cares, never-ending and soul-killing. Selfish beast that I am, why should I allow you to come down into the stress and worry of life, when I found you so high above it? And what can I offer you in exchange?" These are the thoughts which come back and back all day, and leave me in the blackest fit of despondency.

I confessed to you that I had dark humours, but never one so hopeless as this. I do not wish my worst enemy to be as unhappy as I have been to-day.

Write to me, my own darling Maude, and tell me all you think, your very inmost soul, in this matter. Am I right? Have I asked too much of you? Does the change frighten you? You will have this in the morning, and I should have my answer by the evening post. I shall meet the postman. How hard I shall try not to snatch the letter from him, or to give myself away. Wilson has been in worrying me with foolish talk, while my thoughts were all of our affairs. He worked me up into a perfectly homicidal frame of mind, but I hope that I kept on smiling and was not discourteous to him. I wonder which is right, to be polite but hypocritical, or to be inhospitable but honest.

Good-bye, my own dearest sweetheart—all the dearer when I feel that I may lose you.—Ever your devoted

FRANK.

St. Albans, June 8th.

Frank, tell me for Heaven's sake what your letter means! You use words of love, and yet you talk of parting. You speak as if our love were a thing which we might change or suppress. O Frank, you cannot take my love away from me. You don't know what you are to me, my heart, my life, my all. I would give my life for you willingly, gladly—every beat of my heart is for you. You don't know what you have become to me.

My every thought is yours, and has been ever since that night at the Arlingtons'. My love is so deep and strong, it rules my whole life, my every action from morning to night. It is the very breath and heart of my life—unchangeable. I could not alter my love any more than I could stop my heart from beating. How could you, *could* you suggest such a thing! I know that you really love me just as much as I love you, or I should not open my heart like this. I should be too proud to give myself away. But I feel that pride is out of place when any mistake or misunderstanding may mean lifelong misery to both of us. I would only say good-bye if I thought your love had changed or grown less. But I know that it has not. O my darling, if you only knew what terrible agony the very thought of parting is, you would never have let such an idea even for an instant, on any pretext, enter your mind. The very possibility is too awful to think of. When I read your letter just now up in my room, I nearly fainted. I can't write. O Frank, don't take my love away from me. I can't bear it. Oh no, it is my everything. If I could only see you now, I know that you would kiss these heart-burning tears away. I feel so lonely and tired. I cannot follow all your letter. I only know that you talked of parting, and that I am weary and miserable.

MAUDE.

(COPY OF TELEGRAM.)

From Frank Crosse, to Miss Maude Selby,
The Laurels, St. Albans.

Coming up eight-fifteen, arrive midnight.

June 10th.

How good of you, dear old boy, to come racing across two counties at a minute's notice, simply in order to console me and clear away my misunderstandings. Of course it was most ridiculous of me to take your letter so much to heart, but when I read any suggestion about our parting, it upset me so dreadfully, that I was really incapable of reasoning about anything else. Just that one word PART seemed to be written in letters of fire right across the page, to the exclusion of everything else. So then I wrote an absurd letter to my boy, and the dear came scampering right across the South of England, and arrived at midnight in the most demoralised state. It was just sweet of you to come, dear, and I shall never forget it.

I am so sorry that I have been so foolish, but you must confess, sir, that you have been just a little bit foolish also. The idea of supposing that when I love a man my love can be affected by the size of his house or the amount of his income. It makes me smile to think of it. Do you suppose a woman's happiness is affected by whether she has a breakfast-room, or a billiard-board, or a collie dog, or any of the other luxuries which you enumerated? But these things are

all the merest trimmings of life. They are not the essentials. *You* and your love are the essentials. Someone who will love me with all his heart. Someone whom I can love with all my heart. Oh the difference it makes in life! How it changes everything! It glorifies and beautifies everything! I always felt that I was capable of a great love—and now I have it.

Fancy your imagining that you had come into my life in order to darken it. Why, you *are* my life. If you went out of it, what would be left? You talk about my happiness before I met you—but oh, how empty it all was! I read, and played, and sang as you say, but what a void there was! I did it to please mother, but there really seemed no very clear reason why I should continue to do it. Then you came, and everything was changed. I read because you are fond of reading and because I wanted to talk about books with you. I played because you are fond of music. I sang in the hope that it might please you. Whatever I did, you were always in my mind. I tried and tried to become a better and nobler woman, because I wanted to be worthy of the love you bore me. I have changed, and developed, and improved more in the last three months than in all my life before. And then you come and tell me that you have darkened my life. You know better now. My life has become full and rich, for Love fills my life. It is the key-note of my nature, the foundation, the motive power. It inspires me to make the most of any gift or talent that I have. How could I tell you all this if I

did not know that your own feeling was as deep. I could not have given the one, great, and only love of my life in exchange for a half-hearted affection from you. But you will never again make the mistake of supposing that any material consideration can affect our love.

And now we won't be serious any longer. Dear mother was very much astounded by your tumultuous midnight arrival, and equally precipitate departure next morning. Dear old boy, it was so nice of you! But you won't ever have horrid black humours and think miserable things any more, will you? But if you must have dark days, now is your time, for I can't possibly permit any after the 30th.—Ever your own

MAUDE.

Woking, June 11th.

MY OWN DEAREST GIRLIE,—How perfectly sweet you are! I read and re-read your letter, and I understand more and more how infinitely your nature is above mine. And your conception of love—how lofty and unselfish it is! How could I lower it by thinking that any worldly thing could be weighed for an instant against it! And yet it was just my jealous love for you, and my keenness that you should never be the worse through me, which led me to write in that way, so I will not blame myself too much. I am really glad that the cloud came, for the sunshine is so much brighter afterwards. And I seem to know you so much better, and to see so much

more deeply into your nature. I knew that my own passion for you was the very essence of my soul—oh, how hard it is to put the extreme of emotion into the terms of human speech!—but I did not dare to hope that your feelings were as deep. I hardly ventured to tell even you how I really felt. Somehow, in these days of lawn-tennis and afternoon tea, a strong, strong passion, such a passion as one reads of in books and poems, seems out of place. I thought that it would surprise, even frighten you, perhaps, if I were to tell you all that I felt. And now you have written me two letters, which contain all that I should have said if I had spoken from my heart. It is all my own inmost thought, and there is not a feeling that I do not share. O Maude, I may write lightly and speak lightly, perhaps, sometimes, but there never was a woman, never, never in all the story of the world, who was loved more passionately than you are loved by me. Come what may, while the world lasts and the breath of life is between my lips, you are the one woman to me. If we are together, I care nothing for what the future may bring. If we are not together, all the world cannot fill the void.

You say that I have given an impulse to your life: that you read more, study more, take a keener interest in everything. You could not possibly have said a thing which could have given me more pleasure than that. It is splendid! It justifies me in aspiring to you. It satisfies my conscience over everything which I have done. It must be right if that is the effect. I have

felt so happy and light-hearted ever since you said it. It is rather absurd to think that *I* should improve *you,* but if you in your sweet frankness say that it is so, why, I can only marvel and rejoice.

But you must not study and work too hard. You say that you do it to please me, but that would not please me. I'll tell you an anecdote as a dreadful example. I had a friend who was a great lover of Eastern literature, Sanskrit, and so on. He loved a lady. The lady to please him worked hard at these subjects also. In a month she had shattered her nervous system, and will perhaps never be the same again. It was impossible. She was not meant for it, and yet she made herself a martyr over it. I don't mean by this parable that it will be a strain upon your intellect to keep up with mine. But I do mean that a woman's mind is *different* from a man's. A dainty rapier is a finer thing than a hatchet, but it is not adapted for cutting down trees all the same.

Rupton Hale, the architect, one of the few friends I have down here, has some most deplorable views about women. I played a round of the Byfleet Golf Links with him upon Wednesday afternoon, and we discussed the question of women's intellects. He would have it that they have never a light of their own, but are always the reflectors of some other light which you cannot see. He would allow that they were extraordinarily quick in assimilating another person's views, but that was all. I

quoted some very shrewd remarks which a lady had made to me at dinner. "Those are the traces of the last man," said he. According to his preposterous theory, you could in conversation with a woman reconstruct the last man who had made an impression to her. "She will reflect you upon the next person she talks to," said he. It was ungallant, but it was ingenious.

Dearest sweetheart, before I stop, let me tell you that if I have brought any happiness into your life, you have brought far, far more into mine. My soul seemed to come into full being upon the day when I loved you. It was so small, and cramped, and selfish, before—and life was so hard, and stupid, and purposeless. To live, to sleep, to eat, for some years, and then to die—it was so trivial and so material. But now the narrow walls seem in an instant to have fallen, and a boundless horizon stretches around me. And everything appears beautiful. London Bridge, King William Street, Abchurch Lane, the narrow stair, the office with the almanacs and the shining desks, it has all become glorified, tinged with a golden haze. I am stronger: I step out briskly and breathe more deeply. And I am a better man too. God knows there was room for it. But I do try to make an ideal, and to live up to it. I feel such a fraud when I think of being put upon a pedestal by you, when some little hole where I am out of sight is my true place. I am like the man in Browning who mourned over the spots upon his "speckled hide," but rejoiced in the swansdown of his lady. And so, my own dear sweet

little swansdown lady, good-night to you, with my heart's love now and for ever from your true lover,

FRANK.

Saturday! Saturday! Saturday! oh, how I am longing for Saturday, when I shall see you again! We will go on Sunday and hear the banns together.

THE OVERTURE CONCLUDED.

St. Albans, June 14th.

MY DEAREST FRANK,—What a dreadful thing it is to have your name shouted out in public! And what a voice the man had! He simply bellowed "Maude Selby of this parish" as if he meant all this parish to know about it. And then he let you off so easily. I suppose he thought that there was no local interest in Frank Crosse of Woking. But when he looked round expectantly, after asking whether there was any known cause or just impediment why we should not be joined together, it gave me quite a thrill. I felt as if someone would jump up like a Jack-in-the-box and make a scene in the church. How relieved I was when he changed the subject! I sank my face in my hands, but I know that I was blushing all down my neck. Then I looked at you between my fingers, and there you were sitting quite cool and cheerful, as if you rather liked it. I think that we shall go to evening-service next week. Papa has given up going altogether since the new organist came. He says he cannot face the music.

What a sweet time we had together. I shall never, never forget it! O Frank, how good you are to me! And how I hope you won't regret what you are doing.

It is all very well just now, when I am young and you think that I am pretty. I love that you should think so, but I am compelled to tell you that it is not really so. I can't imagine how you came to think it! I suppose it was from seeing me so often beside papa. If you saw me near Nelly Sheridan, or any other *really* pretty girl, you would at once see the difference. It just happens that you like grey eyes and brown hair, and the other things, but that does not mean that I am really pretty. I should be so sorry if there were any misunderstanding about this, and you only found out when too late. You ought to keep this letter for reference, as papa always says, and then it will be interesting to you afterwards.

I should like you to see me now—or rather I wouldn't have you see me for the world. I am so flushed and untidy, for I have been cooking. Is it not absurd, if you come to think of it, that we girls should be taught the irregular French verbs, and the geography of China, and never to cook the simplest thing? It really does seem ridiculous. But it is never too late to mend, so I went into the kitchen this morning and made a tart. You can't imagine what a lot of things one needs even for such a simple thing as that. I thought cook was joking when she put them all down in front of me. It was like a conjurer giving his performance. There was an empty bowl, and a bowl full of sliced apples, and a big board, and a rolling-pin, and eggs, and butter, and sugar, and cloves, and of course flour. We broke eggs

ɔut them into a bowl—you can't think what a mess

an egg makes when it misses the bowl. Then we stirred them up with flour and butter and things. I stirred until I was perfectly exhausted. No wonder a cook has usually a great thick arm. Then when it had formed a paste, we rolled it out, and put the apples in the dish, and roofed it in, and trimmed the edges, and stuck flat leaves made of paste all over it, and the dearest little crown in the middle. Then we put it into the oven until it was brown. It looked a very nice tart, and mamma said that I had made it very solidly. It certainly did feel very heavy for its size. Mamma would not taste it, because she said that she thought Dr. Tristram would not approve of her doing so, but I had a piece, and really it was not so bad. Mamma said the servants might have it at dinner, but the servants said that the poor window-cleaner had a large family, and so we gave it to him. It is so sweet to feel that one is of any use to anyone.

What do you think happened this morning? Two wedding-presents arrived. The first was a very nice fish slice and fork in a case. It was from dear old Mrs. Jones Beyrick, on whom we really had no claim whatever. We all think it so kind of her, and such a nice fish-slice. The other was a beautiful travelling-bag from Uncle Arthur. Stamped in gold upon it were the letters M.C., I said, 'Oh, what a pity! They have put the wrong initials." That made mamma laugh. I suppose one soon gets used to it. Fancy how you would feel if it were the other way about, and you changed your name

to mine. They might call you Selby, but you would continue to feel Crosse. I didn't mean that for a joke, but women make jokes without intending it. The other day the curate drove up in his donkey-cart, and mother said, "Oh, what a nice tandem!" I think that she meant to say "turn-out"; but papa said it was the neatest thing he had heard for a long time, so mamma is very pleased, but I am sure that she does not know even now why it should be so funny.

What stupid letters I write! Doesn't it frighten you when you read them and think that is the person with whom I have to spend my life. Yet you never seem alarmed about it. I think it is so *brave* of you. That reminds me that I never finished what I wanted to say at the beginning of this letter. Even supposing that I am pretty (and my complexion sometimes is simply awful), you must bear in mind how quickly the years slip by, and how soon a woman alters. Why, we shall hardly be married before you will find me full of wrinkles, and without a tooth in my head. Poor boy, how dreadful for you! Men seem to change so little and so slowly. Besides, it does not matter for them, for nobody marries a man because he is pretty. But you must marry me, Frank, not for what I look but for what I am—for my inmost, inmost self, so that if I had no body at all, you would love me just the same. That is how I love you, but I do prefer you with your body on all the same. I don't know how I love you, dear. ly know that I am in a dream when you are near

me—just a beautiful dream. I live for those moments. —Ever your own little MAUDE.

P.S.—Papa gave us such a fright, for he came in just now and said that the window-cleaner and all his family were very ill. This was a joke, because the coachman had told him about my tart. Wasn't it horrid of him?

Woking, June 17th.

MY OWN SWEETEST MAUDE,—I do want you to come up to town on Saturday morning. Then I will see you home to St. Albans in the evening, and we shall have another dear delightful week end. I think of nothing else, and I count the hours. Now please to manage it, and don't let anything stop you. You know that you can always get your way. Oh yes, you can, miss! *I* know.

We shall meet at the book-stall at Charing Cross railway station at one o'clock, but if anything should go wrong, send me a wire to the Club. Then we can do some shopping together, and have some fun also. Tell your mother that we shall be back in plenty of time for dinner. Make another tart, and I shall eat it. Things are slack at the office just now, and I could be spared for a few days.

So you have had a fish-slice. It is so strange, because on that very day I had my first present, and it was a fish-slice also. We shall have fish at each end

when we give a dinner. If we get another fish-slice, then we shall give a fish-dinner—or keep one of the slices to give to your friend Nelly Sheridan when *she* gets married. They will always come in useful. And I have had two more presents. One is a Tantalus spirit-stand from my friends in the office. The other is a pair of bronzes from the cricket club. They got it up without my knowing anything about it, and I was amazed when a deputation came up to my rooms with them last night. "May your innings be long and your partnership unbroken until you each make a hundred not out." That was the inscription upon a card.

I have something very grave to tell you. I've been going over my bills and things, and I owe ever so much more than I thought. I have always been so careless, and never known exactly how I stood. It did not matter when one was a bachelor, for one always felt that one could live quite simply for a few months, and so set matters straight. But now it is more serious. The bills come to more than a hundred pounds; the biggest one is forty-two pounds to Snell and Walker, the Conduit Street tailors. However, I am ordering my marriage-suit from them, and that will keep them quiet. I have enough on hand to pay most of the others. But we must not run short upon our honeymoon—what an awful idea! Perhaps there may be some cheques among our presents. We will hope for the best.

But there is a more serious thing upon which I want to consult you. You asked me never to have any secrets

from you, or else I should not bother you about such things. I should have kept it for Saturday when we meet, but I want you to have time to think about it, so that we may come to some decision then.

I am surety to a man for an indefinite sum of money. It sounds rather dreadful, does it not? But it is not so bad as it sounds, for there is no harm done yet. But the question is what we should do in the future about it, and the answer is not a very easy one. He is a very pleasant fellow, an insurance agent, and he got into some trouble about his accounts last year. The office would have dismissed him, but as I knew his wife and his family, I became surety that he should not go wrong again, and so I saved him from losing his situation. His name is Farintosh. He is one of those amiable, weak, good fellows whom you cannot help loving, although you never can trust them. Of course we could give notice that we should not be responsible any longer, but it would be a thunderbolt to this poor family, and the man would certainly be ruined. We don't want to begin our own happiness by making anyone else unhappy, do we? But we shall talk it over, and I shall do what you advise. You understand that we are only liable in case he defaults, and surely it is very unlikely that he will do so after the lesson that he has already had.

I think the house will do splendidly. The Lindens is the name, and it is on the Maybury Road, not more than a quarter of a mile from the station. If your

mother and you could come down on Tuesday or Wednesday, I should get a half-day off, and you would be able to inspect it. Such a nice little lawn in front, and garden behind. A conservatory, if you please, dining-room and drawing-room. You can never assemble more than four or five guests. On your at-home days, we shall put up little placards as they do outside the theatres, "Drawing-room full," "Dining-room full," "Room in the Conservatory." There are two good bedrooms, one large maid's room, and a lumber-room. One cook and one housemaid could run it beautifully. Rent £50 on a three years' lease—with taxes, about £62. I think it was just built for us. Rupton Hale says that we must be careful not to brush against the walls, and that it would be safer to go outside to sneeze—but that is only his fun.

What a dull, stupid letter! I do hope that I shall be in good form on Saturday. I am a man of moods —worse luck! and they come quite regardless of how I wish to be, or even of how I have cause to be. I do hope that I shall make your day bright for you—the last day that we shall have together before *the* day. ...e been times when I have been such bad company ...hen I wished to be at my best. But you ... sweet and patient and soothing. Until ..., my own darling.—Ever your lover,

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fish-knife, with our monograms upon it, has just arrived from Mrs. Preston, my father's old friend. I went to the Goldsmith's Company in Regent Street yesterday afternoon, and I bought—what do you think? It looks so beautiful upon its snow-white cotton wadding. I like them very broad and rather flat. I do hope you will think it all right. It fills me with the strangest feelings when I look at it. Come what may, foul weather or fair, sorrow or joy, that little strip of gold will still be with us—we shall see it until we can see no more.

P.P.S.—Saturday! Saturday!! Saturday!!!

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THE TWO SOLOS.

THEIR tryst was at the Charing Cross book-stall at one o'clock, and so Mr. Frank Crosse was there at quarter-past twelve, striding impatiently up and down, and stopping dead whenever a woman emerged from the entrance, like a pointer dog before a partridge. Before he came he had been haunted by the idea that possibly Maude might have an impulse to come early—and what if she were to arrive and not find him there! Every second of her company was so dear to him, that when driving to meet her he had sometimes changed from one cab to another upon the way, because the second seemed to have the faster horse. But now that he was on the ground he realised that she was very exact to her word, and that she would neither be early nor late. And yet, in the illogical fashion of a lover, he soon forgot that it was he who was too soon, and he chafed and chafed as the minutes passed, until at about quarter to one he was striding gloomily about with despondent features and melancholy forebodings, imagining a thousand miserable reasons for her inexplicable delay. A good many people stared at him as they passed, and we may do so among the number.

In person Frank Crosse was neither tall nor short, five feet eight and a half to be exact, with the well-knit frame and springy step of a young man who had been an athlete from his boyhood. He was slim, but wiry, and carried his head with a half-defiant backward slant which told of pluck and breed. His face was tanned brown, in spite of his City hours, but his hair and slight moustache were flaxen, and his eyes, which were his best features, were of a delicate blue, and could vary in expression from something very tender to something particularly hard. He was an orphan, and had inherited nothing from his parents save a dash of the artist from his mother. It was not enough to help him to earn a living, but it transformed itself into a keen appreciation and some ambitions in literature, and it gave a light and shade to his character which made him rather complex, and therefore interesting. His best friends could not deny the shade, and yet it was but the shadow thrown by the light. Strength, virility, emotional force, power of deep feeling—these are traits which have to be paid for. There was sometimes just a touch of the savage, or at least there were indications of the possibility of a touch of the savage, in Frank Crosse. His intense love of the open air and of physical exercise was a sign of it. He left upon women the impression, not altogether unwelcome, that there were unexplored recesses of his nature to which the most intimate of them had never penetrated. In those dark corners of the spirit either a saint or a sinner might be lurking,

and there was a pleasurable excitement in peering into them, and wondering which it was. No woman ever found him dull. Perhaps it would have been better for him if they had, for his impulsive nature had never been long content with a chilly friendship. He was, as we may see, a man with a past, but it *was* a past, now that Maude Selby had come like an angel of light across the shadowed path of his life. In age he was nearly twenty-seven.

There are one or two things which might be said for him which he would not have said for himself. He was an only child and an orphan, but he had adopted his grandparents, who had been left penniless through his father's death, and through all his struggles he had managed to keep them happy and comfortable in a little cottage in Worcestershire. Nor did he ever tell them that he had a struggle—fearing lest it should make their position painful; and so when their quarterly cheque arrived, they took it as a kindly but not remarkable act of duty upon the part of their wealthy grandson in the City, with no suspicion as to the difference which their allowance was making to him. Nor did he himself look upon his action as a virtuous one, but simply as a thing which must obviously be done. In the meantime, he had stuck closely to his work, had won rapid promotion in the Insurance Office in which he had started as junior clerk, had gained the goodwill of his superiors through his frank, unaffected ways, and had been asked to play for the second Surrey eleven at cricket. So

without going the length of saying that he was worthy of Maude Selby, one might perhaps claim—if it could be done without endangering that natural modesty which was one of his charms—that he was as worthy as any other young man who was available.

That unfortunate artistic soul of his, which had been in the tropics of expectation, and was now in the arctic of reaction, had just finally settled down to black despair, with a grim recognition of the fact that Maude had certainly and absolutely given him up, when one boomed from the station clock, and on the very stroke she hurried on to the platform. How could he have strained his eyes after other women, as if a second glance were ever needed when it was really she! The perfectly graceful figure, the trimness and neatness of it, the beautiful womanly poise of the head, the quick elastic step, he could have sworn to her among ten thousand. His heart gave a bound at the sight of her, but he had the English aversion to giving himself away, and so he walked quickly forward to meet her with an impassive face, but with a look in his eyes which was all that she wanted.

"How are you?"

"How do you do?"

He stood for a few moments looking at her in silence. She had on the dress which he loved so much, a silver-grey merino skirt and jacket, with a blouse of white pongee silk showing in front. Some lighter coloured trimming fringed the cloth. She wore a grey toque, with

a dash of white at the side, and a white veil which softened without concealing the dark brown curls and fresh girlish face beneath it. Her gloves were of grey *suède*, and the two little pointed tan shoes peeping from the edge of her skirt were the only touches of a darker tint in her attire. Crosse had the hereditary artist's eye, and he could only stand and stare and enjoy it. He was filled with admiration, with reverence, and with wonder that this perfect thing should really proclaim itself to be all his own. Whatever had he done, or could he do, to deserve it?

She looked up at him in a roguish sidelong way, with the bright mischievous smile which was one of her charms.

"Well, sir, do you approve?"

"By Jove, it is splendid—beautiful!"

"So glad! I hoped you would, since you are so fond of greys. Besides, it is cooler in this weather. I hope you have not been waiting."

"Oh no, that's all right."

"You looked *so* solemn when first I saw you."

"Did I?"

"And then you just jumped."

"Did I? I'm sorry."

"Why?"

"I don't know. I like our feelings to be our very very own, and never to show them to anyone else at all. I daresay it is absurd, but that is my instinct."

"Never mind, dear, it wasn't such a big jump as all that. Where are we going?"

"Come here, Maude, into the waiting-room."

She followed him into the gloomy, smoky, dingy room. Bare yellow benches framed an empty square of brown linoleum. A labouring man with his wife and a child sat waiting with the stolid patience of the poor in one corner. They were starting on some Saturday afternoon excursion, and had mis-timed their train. Maude Selby and Frank Crosse took the other corner. He drew a jeweller's box from his pocket and removed the lid. Something sparkled among the wadding.

"O Frank! Is that really it?"

"Do you like it?"

"What a broad one it is! Mother's is quite thin."

"They wear thin in time."

"It is beautiful. Shall I try it on?"

"No, don't. There is some superstition about it."

"But suppose it won't fit?"

"That is quite safe. I measured it with your sapphire ring."

"I haven't half scolded you enough about that sapphire ring. How *could* you go and give twenty-two guineas for a ring?—oh yes, sir, that was the price, for I saw a duplicate yesterday in the Goldsmith's Company. You dear extravagant old boy!"

"I had saved the money."

"But not for that!"

"For nothing half or quarter as important. But I

had the other to the same size, so it is sure to fit."

Maude had pushed up her veil, and sat with the little golden circlet in her hand, looking down at it, while the dim watery London sunlight poured through the window, and tagged all her wandering curls with a coppery gleam. It was a face beautiful in itself, but more beautiful for its expression—sensitive, refined, womanly, full of innocent archness and girlish mischief, but with a depth of expression in the eyes, and a tender delicacy about the mouth, which spoke of a great spirit with all its capacities for suffering and devotion within. The gross admirer of merely physical charms might have passed her over unnoticed. So might the man who is attracted only by outward and obvious signs of character. But to the man who could see, to the man whose own soul had enough of spirituality to respond to hers, and whose eye could appreciate the subtlety of a beauty which is of the mind as well as of the body, there was not in all wide London upon that midsummer day a sweeter girl than Maude Selby, as she sat in her grey merino dress with the London sun tagging her brown curls with that coppery glimmer.

She handed back the ring, and a graver expression passed over her mobile face.

"I feel as you said in your letter, Frank. There *is* something tragic in it. It will be with me for ever. All the future will arrange itself round that little ring."

"Are you afraid of it?"

"Afraid!" her grey glove rested for an instant upon the back of his hand. "I *couldn't* be afraid of anything if you were with me. It is really extraordinary, for by nature I am so easily frightened. But if I were with you in a railway-accident or anywhere, it would be just the same. You see I become for the time part of you, as it were, and you are brave enough for two."

"I don't profess to be so brave as all that," said Frank. "I expect I have as many nerves as my neighbours."

Maude's grey toque nodded up and down. "I know all about that," said she.

"You have such a false idea of me. It makes me happy at the time and miserable afterwards, for I feel such a rank impostor. You imagine me to be a hero, and a genius, and all sorts of things, while I *know* that I am about as ordinary a young fellow as walks the streets of London, and no more worthy of you than—well, than anyone else is."

She laughed with shining eyes.

"I like to hear you talk like that," said she. "That is just what is so beautiful about you."

It is hopeless to prove that you are not a hero when your disclaimers are themselves taken as a proof of heroism. Frank shrugged his shoulders.

"I only hope you'll find me out gradually and not suddenly," said he. "Now, Maude, we have all day and all London before us. What shall we do? I want you to choose."

"I am quite happy whatever we do. I am content to sit here with you until evening."

Her idea of a happy holiday set them both laughing.

"Come along," said he, "we shall discuss it as we go."

The workman's family was still waiting, and Maude handed the child a shilling as she went out. She was so happy herself that she wanted everyone else to be happy also. The people turned to look at her as she passed. With the slight flush upon her cheeks and the light in her eyes, she seemed the personification of youth, and life, and love. One tall old gentleman started as he looked, and watched her with a rapt face until she disappeared. Some cheek had flushed and some eye had brightened at his words once, and sweet old days had for an instant lived again.

"Shall we have a cab?"

"O Frank, we must learn to be economical. Let us walk."

"I can't and won't be economical to-day."

"There now! See what a bad influence I have upon you."

"Most demoralising! But we have not settled yet where we are to go to."

"What *does* it matter, if we are together?"

"There is a good match at the Oval, the Australians against Surrey. Would you care to see that?"

"Yes, dear, if you would."

"And there are *matinées* at all the theatres."

"You would rather be in the open air."

"All I want is that you should enjoy yourself."

"Never fear. I shall do that."

"Well, then, first of all I vote that we go and have some lunch."

They started across the station yard, and passed the beautiful old stone cross. Among the hansoms and the four-wheelers, the hurrying travellers, and the lounging cabmen, there rose that lovely reconstruction of mediævalism, the pious memorial of a great Plantagenet king to his beloved wife.

"Six hundred years ago," said Frank, as they paused and looked up, "that old stone cross was completed, with heralds and armoured knights around it to honour her whose memory was honoured by the king. Now the corduroyed porters stand where the knights stood, and the engines whistle where the heralds trumpeted, but the old cross is the same as ever in the same old place. It is a little thing of that sort which makes one realise the unbroken history of our country."

Maude insisted upon hearing about Queen Eleanor, and Frank imparted the little that he knew as they walked out into the crowded Strand.

"She was Edward the First's wife, and a splendid woman. It was she, you remember, who sucked the wound when he was stabbed with a poisoned dagger. She died somewhere in the north, and he had the body carried south to bury it in Westminster Abbey. Wher-

ever it rested for a night he built a cross, and so you have a line of crosses all down England to show where that sad journey was broken."

They had turned down Whitehall, and passed the big cuirassiers upon their black chargers at the gate of the Horse Guards. Frank pointed to one of the windows of the old banqueting-hall.

"You've seen a memorial of a queen of England," said he. "That window is the memorial of a king."

"Why so, Frank?"

"I believe that it was through that window that Charles the First passed out to the scaffold when his head was cut off. It was the first time that the people had ever shown that they claimed authority over their king."

"Poor fellow!" said Maude. "He was so handsome, and such a good husband and father."

"It is the good kings who may be the dangerous ones."

"O Frank!"

"If a king thinks only of pleasure, then he does not interfere with matters of state. But if he is conscientious, he tries to do what he imagines to be his duty, and so he causes trouble. Look at Charles, for example. He was a very good man, and yet he caused a civil war. George the Third was a most exemplary character, but his stupidity lost us America, and nearly lost us Ireland. They were each succeeded by thoroughly bad men, who did far less harm."

They had reached the end of Whitehall, and the splendid panorama of Westminster Abbey and the Houses of Parliament lay before them. The most stately of ancient English buildings was contrasted with the most beautiful of modern ones. How anything so graceful came to be built by this tasteless and utilitarian nation must remain a marvel to the traveller. The sun was shining upon the gold-work of the roof, and the grand towers sprang up amid the light London haze, like some gorgeous palace in a dream. It was a fit centre for the rule to whose mild sway one-fifth of the human race acquiesces—a rule upheld by so small a force that only the consent of the governed can sustain it.

Frank and Maude stood together looking up at it.

"How beautiful it is!" she cried. "How the gilding lights up the whole building!"

"And how absurd it is not to employ it more in our gloomy London architecture!" said Frank. "Imagine how grand a gilded dome of St. Paul's would look, hanging like a rising sun over the City. But here is our restaurant, Maude, and Big Ben says that it is a quarter to two."

IN BRITAIN'S VALHALLA.

THEY had discussed the rooms in their new house, and the bridesmaids' dresses, and Maude's cooking, and marriage-presents, and the merits of Brighton, and the nature of love, and volleying at tennis (Maude was the lady champion of a tennis-club), and season-tickets, and the destiny of the universe—to say nothing of a small bottle of Perrier Jouet. It was reprehensibly extravagant, but this would be their last unmarried excursion, and so they drank to the dear days of the past, and the dearer ones of the future. Good comrades as well as lovers, they talked freely, and with pleasure. Frank never made the common mistake of talking down, and Maude justified his confidence by eagerly keeping up. To both of them silence was preferable to conventional small talk.

"We'll just get down there after lunch," said Frank, as he paid his bill. "You have not seen the Australians, have you?"

"Yes, dear, I saw them at Clifton four years ago."

"But this is a new lot. There are nine of the present team who have never played in England before."

"They are very good, are they not?"

"Very good indeed. And the dry summer has helped them. It is the sticky English wickets which put them off. The wickets are very fast over there. Giffen is their best all-round man, but Darling and Iredale and young Hill are good enough for anything. Well, then—O Lord, what a pity!"

He had turned towards the window as he rose, and saw one of those little surprises by which Nature relieves the monotony of life in these islands. The sun had gone, a ragged slate-coloured cloud was drifting up from over the river, and the rain was falling with a soft persistency which is more fatal than the most boisterous shower. There would be no more cricket that day.

"Two coffees and two benedictines," cried Frank, and they relapsed into their chairs. But a half-hour passed and the grey cloud was thicker and the rain more heavy. The cheerless leaden river flowed slowly under drifting skies. Beyond an expanse of shining pavement the great black Abbey towered amidst the storm.

"Have you ever done the Abbey, Maude?"

"No, Frank; I should love to."

"I have only been once—more shame to me to say so! Is it not a sin that we young Englishmen should be familiar with every music-hall in London and should know so little of this which is the centre of the British race, the most august and tremendous monument that ever a nation owned. Six hundred years ago the English looked upon it as their holiest and most national

shrine, and since then our kings and our warriors and our thinkers and our poets have all been laid there, until there is such an accumulation that the huge Abbey has hardly space for another monument. Let us spend an hour inside it."

They made for Solomon's porch, since it was the nearest and they had but the one umbrella. Under its shelter they brushed themselves dry before they entered.

"Whom does the Abbey belong to, Frank?"

"To you and me!"

"Now you are joking!"

"Not at all. It belongs in the long run to the British taxpayer. You have heard the story of the Scotch visitor who came on board one of our battleships and asked to see the captain. 'Who shall I say?' said the sentry. 'One of the proprietors,' said the Scotchman. That's *our* position towards the Abbey. Let us inspect our property."

They were smiling as they entered, but the smile faded from their lips as the door closed behind them. In this holy of holies, this inner sanctuary of the race, there was a sense of serene and dignified solemnity which would have imposed itself upon the most thoughtless. Frank and Maude stood in mute reverence. The high arches shot up in long rows upon either side of them, straight and slim as beautiful trees, until they curved off far up near the clerestory and joined their sister curves to form the lightest, most delicate tracery

of stone. In front of them a great rose-window of stained glass, splendid with rich purples and crimsons, shone through a subdued and reverent gloom. Here and there in the aisles a few spectators moved among the shadows, but all round along the walls two and three deep were ranged the illustrious dead, the perishable body within, the lasting marble without, and the more lasting name beneath. It was very silent in the home of the great dead—only a distant footfall or a subdued murmur here and there. Maude knelt down and sank her face in her hands. Frank prayed also with that prayer which is a feeling rather than an utterance.

Then they began to move round the short transept in which they found themselves—a part of the Abbey reserved for the great statesmen. Frank tried to quote the passage in which Macaulay talks about the men worn out by the stress and struggle of the neighbouring parliament-hall, and coming hither for peace and rest. Here were the men who had been strong enough to grasp the helm, and who, sometimes wisely, sometimes foolishly, but always honestly, had tried to keep the old ship before the wind. Canning and Peel were there, with Pitt, Fox, Grattan and Beaconsfield. Governments and oppositions moulder behind the walls. Beaconsfield alone among all the statues showed the hard-lined face of the self-made man. These others look so plump and smooth one can hardly realise how strong they were, but they sprang from those ruling castes to whom strength

came by easy inheritance. Frank told Maude the little which he knew of each of them—of Grattan, the noblest Irishman of them all, of Castlereagh, whose coffin was pursued to the gates of the Abbey by a raging mob who wished to tear out his corpse, of Fox the libertine philosopher, of Palmerston the gallant sportsman, who rode long after he could walk. They marvelled together at the realism of the sculptor who had pitted Admiral Warren with the smallpox, and at the absurdity of that other one who had clad Robert Peel in a Roman toga.

Then turning to the right at the end of the Statesmen's Transept, they wandered aimlessly down the huge nave. It was overwhelming, the grandeur of the roof above and of the contents below. Any one of hundreds of these tombs was worth a devout pilgrimage, but how could one raise his soul to the appreciation of them all. Here was Darwin who revolutionised zoology, and here was Isaac Newton who gave a new direction to astronomy. Here were old Ben Jonson, and Stephenson the father of railways, and Livingstone of Africa, and Wordsworth, and Kingsley, and Arnold. Here were the soldiers of the mutiny—Clyde and Outram and Lawrence,—and painters, and authors, and surgeons, and all the good sons who in their several degrees had done loyal service to the old mother. And when their service was done the old mother had stretched out that long arm of hers and had brought them home, and always for every good son brought home she had sent another forth, and her

loins were ever fruitful, and her children loving and true. Go into the Abbey and think, and as the nation's past is borne in upon you, you will have no fear for its future.

Frank was delighted with some of the monuments and horrified by others, and he communicated both his joy and his anger to Maude. They noticed together how the moderns and the Elizabethans had much in common in their types of face, their way of wearing the hair, and their taste in monuments, while between them lie the intolerable affectations—which culminated towards the end of last century.

"It all rings false—statue, inscription, everything," said Frank. "These insufferable allegorical groups sprawling round a dead hero are of the same class as the pompous and turgid prose of Doctor Johnson. The greatest effects are the simplest effects, and so it always was and so it always will be. But that little bit of Latin *is* effective, I confess."

It was a very much defaced inscription underneath a battered Elizabethan effigy, whose feet had been knocked off, and whose features were blurred into nothing. Two words of the inscription had caught Frank's eye.

"*Moestissima uxor!* It was his 'most sad wife' who erected it! Look at it now! The poor battered monument of a woman's love. Now, Maude, come with me, and we shall visit the famous Poets' Corner."

What an assembly it would be if at some supreme

day each man might stand forth from the portals of his tomb. Tennyson, the last and almost the greatest of that illustrious line, lay under the white slab upon the floor. Maude and Frank stood reverently beside it.

"'Sunset and evening Star
And one clear call for me.'"

Frank quoted. "What lines for a very old man to write! I should put him second only to Shakespeare had I the marshalling of them."

"I have read so little," said Maude.

"We will read it all together after next week. But it makes your reading so much more real and intimate when you have stood at the grave of the man who wrote. That's Chaucer, the big tomb there. He is the father of British poetry. Here is Browning beside Tennyson—united in life and in death. He was the more profound thinker, but music and form are essential also."

"What a splendid face!" cried Maude.

"It is a bust to Longfellow, the American." They read the inscription. "This bust was placed among the memorials of the poets of England by English admirers of an American poet."

"I am so glad to have seen that. I know his poems so well," said Maude.

"I believe he is more read than any poet in England."

"Who is that standing figure?"

"It is Dryden. What a clever face, and what a modern type. Here is Walter Scott beside the door. How kindly and humorous his expression was! And see how high his head was from the ear to the crown. It was a great brain. There is Burns, the other famous Scot. Don't you think there is a resemblance between the faces? And here are Dickens, and Thackeray, and Macaulay. I wonder whether, when Macaulay was writing his essays, he had a premonition that he would be buried in Westminster Abbey. He is continually alluding to the Abbey and its graves. I always think that we have a vague intuition as to what will occur to us in life."

"We can guess what is probable."

"It amounts to more than that. I had an intuition that I should marry you from the first day that I saw you, and yet it did not seem probable. But deep down in my soul I knew that I should marry you."

"I knew that I should marry you, Frank, or else that I should never marry at all."

"There now! We both had it. Well, that *is* really wonderful!"

They stood among the memorials of all those great people, marvelling at the mysteries of their own small lives. A voice at their elbows brought them back to the present.

"This way, if you please, for the kings," said the voice. "They are now starting for the kings."

"They" proved to be a curiously mixed little group

of people who were waiting at the entrance through enclosure for the arrival of the official guide. T were a tall red-bearded man with a very Scotch ac and a small gentle wife, also an American father his two bright and enthusiastic daughters, a petty of of the navy in his uniform, two young men whose at tion was cruelly distracted from the monuments by American girls, and a dozen other travellers of var sexes and ages. Just as Maude and Frank joined t the guide, a young fresh-faced fellow, came stri up, and they passed through the opening into the r burying-ground.

"This way, ladies and gentlemen," cried the hu ing guide, and they all clattered over the stone p ment. He stopped beside a tomb upon which a with a sad, worn face was lying. "Mary, Queer Scots," said he, "the greatest beauty of her day. monument was erected by her son, James the First."

"Isn't she just perfectly sweet?" said one of American girls.

"Well, I don't know. I expected more of her t that," the other answered.

"I reckon," remarked the father, "that if any went through as much as that lady did, it would tend to improve her beauty. Now what age might lady be, sir?"

"Forty-four years of age at the time of her ex tion," said the guide.

"Ah weel, she's young for her years," muttered

Scotchman, and the party moved on. Frank and Maude lingered to have a further look at the unfortunate princess, the bright French butterfly, who wandered from the light and warmth into that grim country, a land of blood and of psalms.

"She was as hard as nails under all her gentle grace," said Frank. "She rode eighty miles and hardly drew rein after the battle of Langside."

"She looks as if she were tired, poor dear!" said Maude; "I don't think that she was sorry to be at rest."

The guide was narrating the names of the owners of the tombs at the further end of the chapel. "Queen Anne is here, and Mary the wife of William the Third is beside her. And here is William himself. The king was very short and the queen very tall, so in the sculptures the king is depicted standing upon a stool so as to bring their heads level. In the vaults beyond there are thirty-eight Stuarts."

Thirty-eight Stuarts! Princes, bishops, generals, once the salt of the earth, the mightiest of men, and now lumped carelessly together as thirty-eight Stuarts. So Death the Republican and Time the Radical can drag down the highest from his throne.

They had followed the guide into another small chapel, which bore the name of Henry VII. upon the door. Surely they were great builders and great designers in those days! Had stone been as pliable as

wax it could not have been twisted and curved into more exquisite spirals and curls, so light, so delicate, so beautiful, twining and turning along the walls, and drooping from the ceiling. Never did the hand of man construct anything more elaborately ornate, nor the brain of man think out a design more absolutely harmonious and lovely. In the centre, with all the pomp of mediæval heraldry, starred and spangled with the Tudor badges, the two bronze figures of Henry and his wife lay side by side upon their tomb. The guide read out the quaint directions in the king's will, by which they were to be buried "with some respect to their Royal dignity, but avoiding damnable pomp and outrageous superfluities!" There was, as Frank remarked, a fine touch of the hot Tudor blood in the adjectives. One could guess where Henry the Eighth got his masterful temper. Yet it was an ascetic and priest-like face which looked upwards from the tomb.

They passed the rifled tombs of Cromwell, Blake, and Ireton—the despicable revenge of the men who did not dare to face them in the field,—and they marked the grave of James the First, who erected no monument to himself, and so justified in death the reputation for philosophy which he had aimed at in his life. Then they inspected the great tomb of Villiers, Duke of Buckingham, as surprising and as magnificent as his history, cast a glance at the covering of plucky little George the Second, the last English king to lead his own army into battle, and so onwards to see the corner

of the Innocents, where rest the slender bones of the poor children murdered in the Tower.

But now the guide had collected his little flock around him again, with the air of one who has something which is not to be missed. "You will stand upon the step to see the profile," said he, as he indicated a female figure upon a tomb. "It is the great Queen Elizabeth."

It was a profile and a face worth seeing—the face of a queen who was worthy of her Shakespeares upon the land and her Drakes upon the sea. Had the Spanish king seen her, he would have understood that she was not safe to attack—this grim old lady with the eagle nose and the iron lips. You could understand her grip upon her cash-box, you could explain her harshness to her lovers, you could realise the confidence of her people, you could read it all in that wonderful face.

"She's splendid," said Frank.

"She's terrible," said Maude.

"Did I understand you to say, sir," asked the American, "that it was this lady who beheaded the other lady, Queen of Scotland, whom we saw 'way back in the other compartment?"

"Yes, sir, she did."

"Well, I guess if there was any beheading to be done, this was the lady to see that it was put through with promptness and despatch. Not a married lady, I gather?"

"No, sir."

"And a fortunate thing for somebody. That woman's husband would have a mean time of it, sir, in my opinion."

"Hush, poppa," said the two daughters, and the procession moved on. They were entering the inner chapel of all, the oldest and the holiest, in which, amid the ancient Plantagenet kings, there lies that one old Saxon monarch, confessor and saint, the holy Edward, round whose honoured body the whole of this great shrine has gradually risen. A singular erection once covered with mosaic work, but now bare and gaunt, stood in the centre.

"The body of Edward the Confessor is in a case up at the top," said the guide. "This hollow place below was filled with precious relics, and the pilgrims used to kneel in these niches, which are just large enough to hold a man upon his knees. The mosaic work has been picked out by the pilgrims."

"What is the date of the shrine?" asked Frank.

"About 1250, sir. The early kings were all buried as near to it as they could get, for it was their belief in those days that the devil might carry off the body, and so the nearer they got to the shrine the safer they felt. Henry the Fifth, who won the battle of Agincourt, is there. Those are the actual helmet, shield, and saddle which he used in the battle upon the crossbeam yonder. That king with the grave face and the beard is Edward the Third, the father of the Black Prince. The Black Prince never lived to ascend the throne, but he was the father of

the unfortunate Richard the Second, who lies here—this clean-shaven king with the sharp features. Now, ladies and gentlemen, if you will turn this way, I will show you one of the most remarkable objects in the Abbey."

The object in question proved to be nothing more singular than a square block of stone placed under an old chair. And yet as the guide continued to speak, they felt that he had justified his words.

"This is the sacred stone of Scone upon which the kings of Scotland have been crowned from time immemorial. When Edward the First overran Scotland 600 years ago, he had it brought here, and since then every monarch of England has also sat upon it when crowned."

"The present Queen?" asked someone.

"Yes, she also. The legend was that it was the stone upon which Jacob rested his head when he dreamed, but the geologists have proved that it is red sandstone of Scotland."

"Then I understand, sir, that this other throne is the Scottish throne," said the American gentleman.

"No, sir, the Scottish throne and the English throne are the same throne. But at the time of William and Mary it was necessary to crown her as well as him, and so a second throne was needed. But that of course was modern."

"Only a couple of hundred years ago. I wonder they let it in. But I guess they might have taken better care of it. Someone has carved his name upon it."

"A Westminster boy bet his schoolfellows that he would sleep among the tombs, and to prove that he had done it, he carved his name upon the throne."

"You don't say!" cried the American. "Well, I guess that boy ended pretty high up."

"As high as the gallows, perhaps," said Frank, and everyone tittered, but the guide hurried on with a grave face, for the dignity of the Abbey was in his keeping.

"This tomb is that of Queen Eleanor," said he.

Frank twitched Maude by the sleeve. "Eleanor of Charing Cross," said he. "See how one little bit of knowledge links on with another."

"And here is the tomb of her husband, Edward the First. It was he who brought the stone from Scone. At the time of his death the conquest of Scotland was nearly done, and he gave orders that his burial should be merely temporary until Scotland was thoroughly subdued. He is still, as you perceive, in his temporary tomb."

The big Scotchman laughed loudly and derisively. All the others looked sadly at him with the pitying gaze which the English use towards the more excitable races when their emotion gets the better of them. A stream from a garden hose could not have damped him more.

"They opened the grave last century," said the guide. "Inside was an inscription, which said, 'Here lies the hammer of the Scots.' He was a fine man, six feet two inches from crown to sole."

They wandered out of the old shrine where the

great Plantagenet kings lie like a bodyguard round the Saxon saint. Abbots lay on one side of them as they passed, and dead crusaders with their legs crossed, upon the other. And then, in an instant, they were back in comparatively modern times again.

"This is the tomb of Wolfe, who died upon the Heights of Abraham," said the guide. "It was due to him and to his soldiers that all America belongs to the English-speaking races. There is a picture of his Highlanders going up to the battle along the winding path which leads from Wolfe's Cove. He died in the moment of victory."

It was bewildering, the way in which they skipped from age to age. The history of England appeared to be not merely continuous, but simultaneous, as they turned in an instant from the Georgian to the Elizabethan, the one monument as well preserved as the other. They passed the stately de Vere, his armour all laid out in fragments upon a marble slab, as a proof that he died at peace with all men; and they saw the terrible statue of the onslaught of Death, which, viewed in the moonlight, made a midnight robber drop his booty and fly panic-stricken out of the Abbey. So awful and yet so fascinating is it, that the shuffling feet of the party of sightseers had passed out of hearing before Maude and Frank could force themselves away from it.

In the base of the statue is an iron door, which has been thrown open, and the sculptor's art has succeeded wonderfully in convincing you that it has been thrown

open violently. The two leaves of it seem still to quiver with the shock, and one could imagine that one heard the harsh clang of the metal. Out of the black opening had sprung a dreadful thing, something muffled in a winding-sheet, one bony hand clutching the edge of the pedestal, the other upraised to hurl a dart at the woman above him. She, a young bride of twenty-seven, has fallen fainting, while her husband, with horror in his face, is springing forward, his hand outstretched, to get between his wife and her loathsome assailant."

"I shall dream of this," said Maude. She had turned pale, as many a woman has before this monument.

"It is awful!" Frank walked backwards, unable to take his eyes from it. "What pluck that sculptor had! It is an effect which must be either ludicrous or great, and he has made it great."

"Roubillac is his name," said Maude, reading it from the pedestal.

"A Frenchman, or a man of French descent. Isn't that characteristic! In the whole great Abbey the one monument which has impressed us with its genius and imagination is by a foreigner. We haven't got it in us. We are too much afraid of letting ourselves go and of giving ourselves away. We are heavy-handed and heavy-minded."

"If we can't produce the monuments, we can produce the men who deserve them," said Maude, and Frank wrote the aphorism down upon his shirt-cuff.

"We are too severe both in sculpture and architec-

ture," said he. "More fancy and vigour in our sculptors, more use of gold and more ornament in our architects —that is what we want. But I think it is past praying for. It would be better to subdivide the work of the world, according to the capacity of the different nations. Let Italy and France embellish us. We might do something in exchange—organise the French colonies, perhaps, or the Italian exchequer. That is our legitimate work, but we will never do anything at the other."

The guide had already reached the end of his round, an iron gate corresponding to that by which they had entered, and they found him waiting impatiently and swinging his keys. But Maude's smile and word of thanks as she passed him brought content into his face once more. A ray of living sunshine is welcome to the man who spends his days among the tombs.

They walked down the North Transept and out through Solomon's Porch. The rain-cloud had swept over, and the summer sun was shining upon the wet streets, turning them all to gold. This might have been that fabled London of which young Whittington dreamed. In front of them lay the lawns of vivid green, with the sunlit raindrops gleaming upon the grass. The air was full of the chirping of the sparrows. Across their vision, from the end of Whitehall to Victoria Street, the black ribbon of traffic whirled and circled, one of the great driving-belts of the huge city. Over it all, to their right, towered those glorious Houses of Parliament, the very sight of which made Frank repent his bitter words about

English architecture. They stood in the old porch gazing at the scene. It was so wonderful to come back at one stride from the great country of the past to the greater country of the present. Here was the very thing which these dead men lived and died to build.

"It's not much past three," said Frank. "What a gloomy place to take you to! Good heavens, we have one day together, and I take you to a cemetery! Shall we go to a *matinée* to counteract it?"

But Maude laid her hand upon his arm.

"I don't think, Frank, that I was ever more impressed, or learned more in so short a time, in my life. It was a grand hour—an hour never to be forgotten. And you must not think that I am ever with you to be amused. I am with you to accompany you in whatever seems to you to be highest and best. Now before we leave the dear old Abbey, promise me that you will always live your own highest and never come down to me."

"I can very safely promise that I will never come down to you," said Frank. "I may climb all my life, and yet there are parts of your soul which will be like snow-peaks in the clouds to me. But you will be now and always my own dear comrade as well as my sweetest wife. And now, Maude, what shall it be, the theatre or the Australians?"

"Do you wish to go to either very much?"

"Not unless you do."

"Well, then, I feel as if either would be a profana-

tion. Let us walk together down to the Embankment, and sit on one of the benches there, and watch the river flowing in the sunshine, and talk and think of all that we have seen."

TWO SOLOS AND A DUET.

THE night before the wedding, Frank Crosse and his best man, Rupton Hale, dined at the Raleigh Club with Maude's brother, Jack Selby, who was a young lieutenant in a Hussar regiment. Jack was a horsy, slangy young sportsman who cared nothing about Frank's worldly prospects, but had given the match his absolute approval from the moment that he realised that his future brother had played for the Surrey Second. "What more can you want?" said he. "You won't exactly be a Mrs. W. G., but you will be on the edge of first-class cricket." And Maude, who rejoiced in his approval, without quite understanding the grounds for it, kissed him, and called him the best of brothers.

The marriage was to be at eleven o'clock at St. Monica's Church, and the Selbys were putting up at the Langham. Frank stayed at the Metropole, and so did Rupton Hale. They were up early, their heads and nerves none the better for Jack Selby's hospitality of the night before. Frank could eat no breakfast, and he shunned publicity in his wedding-garments, so they remained in the upstairs sitting-room. He stood by the window, drumming his fingers upon the pane, and look-

ing down into Northumberland Avenue. He had often pictured this day, and associated it with sunshine and flowers and every emblem of joy. But Nature had not risen to the occasion. A thick vapour, half smoke half cloud, drifted along the street, and a thin persistent rain was falling steadily. It pit-patted upon the windows, splashed upon the sills, and gurgled in the water-pipes. Far down beneath him on the drab-coloured slimy road stood the lines of wet cabs, looking like beetles with glistening backs. Round black umbrellas hurried along the shining pavements. A horse had fallen at the door of the Constitutional Club, and an oil-skinned policeman was helping the cabman to raise it. Frank watched it until the harness had been refastened, and it had vanished into Trafalgar Square. Then he turned and examined himself in the mirror. His trim black frock-coat and pearl grey trousers set off his alert athletic figure to advantage. His glossy hat, too, his lavender gloves, and dark-blue tie, were all absolutely irreproachable. And yet he was not satisfied with himself. Maude ought to have something better than that. What a fool he had been to take so much wine last night! On this day of all days in their lives she surely had a right to find him at his best. He was restless, and his nerves were all quivering. He would have given anything for a cigarette, but he did not wish to scent himself with tobacco. He had cut himself in shaving, and his nose was peeling from a hot day on the cricket-field. What a silly thing to expose his nose to the sun before his

wedding! Perhaps when Maude saw it she would—well, she could hardly break it off, but at least she might be ashamed of him. He worked himself into a fever over that unfortunate nose.

"You are off colour, Crosse," said his best man.

"I was just thinking that my nose was. It's very kind of you to come and stand by me."

"That's all right. We shall see it through together."

Hale was a despondent man, though the most loyal of friends, and he spoke in a despondent way. His gloomy manner, the London drizzle, and the nervousness proper to the occasion, were all combining to make Frank more and more wretched. Fortunately Jack Selby burst like a gleam of sunshine into the room. The sight of his fresh-coloured smiling face—or it may have been some reminder of Maude which he found in it—brought consolation to the bridegroom.

"How are you, Crosse? How do, Hale? Excuse my country manners! The old Christmas-tree in the hall wanted to send for you, but I knew your number. You're looking rather green about the gills, old chap."

"I feel a little chippy to-day."

"That's the worst of these cheap champagnes. Late hours are bad for the young. Have a whisky-and-soda with me. No? Hale, you must buck him up, for they'll all be down on you if you don't bring your man up to time in the pink of condition. We certainly did ourselves up to the top hole last night. Couldn't face your

breakfast, eh? Neither could I. A strawberry and a bucket of soda-water."

"How are they all at the Langham?" asked Frank eagerly.

"Oh, splendid! At least I haven't seen Maude. She's been getting into parade order. But mother is full of beans. We had to take her up one link in the curb, or there would have been no holding her."

Frank's eyes kept turning to the slow-moving minute-hand. It was not ten o'clock yet.

"Don't you think that I might go round to the Langham and see them?"

"Good Lord, no! Clean against regulations. Stand by his head, Hale! Wo, boy, steady!"

"It won't do, Crosse, it really won't!" said Hale solemnly.

"What rot it is! Here am I doing nothing, and I might be of some use or encouragement to her. Let's get a cab!"

"Wo, laddie, wo then, boy! Keep him in hand, Hale! Get to his head."

Frank flung himself down into an armchair, and muttered about absurd conventions.

"It can't be helped, my boy. It is correct."

"Buck up, Crosse, buck up! We'll make the thing go with a buzz when we do begin. Two of our Johnnies are coming, regular fizzers, and full of blood both of them. We'll paint the Langham a fine bright solferino, when the church parade is over."

Frank sat rather sulkily watching the slow minute-hand, and listening to the light-hearted chatter of the boy-lieutenant, and the more deliberate answers of his best man. At last he jumped up and seized his hat and gloves.

"Half-past," said he. "Come on. I can't wait any longer. I must do *something*. It is time we went to the church."

"Fall in for the church!" cried Jack. "Wait a bit! I know this game, for I was best man myself last month. Inspect his kit, Hale. See that he's according to regulations. Ring? All right. Parson's money? Right oh! Small change? Good! By the right, quick march!"

Frank soon recovered his spirits now that he had something to do. Even that drive through the streaming streets, with the rain pattering upon the top of their four-wheeler, could not depress him any longer. He rose to the level of Jack Selby, and they chattered gaily together.

"Ain't we bringing him up fighting fit?" cried Jack exultingly. "Shows that all the care we have taken of him in the last twenty-four hours has not been wasted. That's the sort I like—game as a pebble! You can't buy 'em, you have to breed 'em. A regular fizzer *he* is, and full of blood. And here we are on the ground."

It was a low, old-fashioned, grey church, with a Gothic entrance and two niches on either side, which spoke of pre-Lutheran days. Cheap modern shops,

which banked it in, showed up the quaint dignity of the ancient front. The side-door was open, and they passed into its dim-lit interior, with high carved pews, and rich, old, stained glass. Huge black oak beams curved over their heads, and dim inscriptions of mediæval Latin curled and writhed upon the walls. A single step seemed to have taken them from the atmosphere of the nineteenth to that of the fifteenth century.

"What a ripping old church!" Jack whispered. "You can't buy 'em. But it's as festive as an ice-house. There's a friendly native coming down the aisle. He's your man, Hale, if you want the news."

The verger was not in the best of tempers.

"It's at a quarter to four," said he, as Hale met him.

"No, no, at eleven."

"Quarter to four, I tell you. The vicar says so."

"Why, it's not possible."

"We have them at all hours."

"Have what?"

"Buryin's."

"But this is a marriage."

"I'm sure I beg your pardon, sir. I thought when I looked at you as you was the party about the child's funeral."

"Good heavens, no."

"It was something in your expression, sir, but now that I can see the colour of your clothes, why of course I know better. There's three marriages—which was it?"

"Crosse and Selby are the names."

The verger consulted an old crumpled note-book.

"Yes, sir, I have it here. Mr. or Miss Crosse to Mr. or Miss Selby. Eleven o'clock, sir, *sharp*. The vicar's a terrible punctual man, and I should advise you to take your places."

"Any hitch?" asked Frank nervously, as Hale returned.

"No, no."

"What was he talking about?"

"Oh, nothing. Some little confusion of ideas."

"Shall we go up?"

"Yes, I think that we had better."

Their steps clattered and reverberated through the empty church as they passed up the aisle. They stood in an aimless way before the altar rails. Frank fidgeted about, and made sure that the ring was in his ticket-pocket. He also took a five-pound note and placed it where he knew he could lay his hands upon it easily. Then he sprang round with a flush upon his cheeks, for one of the side-doors had been flung open with a great bustle and clanging. A stout charwoman entered with a tin pail and a mop.

"Put up the wrong bird that time," whispered Jack, and sniggered at Frank's change of expression.

But almost at the same instant, the Selbys entered the church at the further end. Mr. Selby, with his red face and fluffy side-whiskers, had Maude upon his arm.

She looked very pale and very sweet, with downcast eyes and solemn mouth, while behind her walked her younger sister Mary and her pretty friend Nelly Sheridan, both in pink dresses with broad pink hats and white curling feathers. The bride was herself in the grey travelling-dress with which Frank was already familiar by its description in her letter. Its gentle tint and her tenderly grave expression made a charming effect. Behind them was the mother, still young and elegant, with something of Maude's grace in her figure and carriage. As the party came up the aisle, Frank was to be restrained no longer. "Get to his head!" cried Jack to Hale in an excited whisper, but their man was already hurrying to shake hands with Maude. He walked up on her right, and they took their position in two little groups, the happy couple in the centre. At the same moment the clang of the church-clock sounded above them, and the vicar, shrugging his shoulders to get his white surplice into position, came bustling out of the vestry. To him it was all the most usual, commonplace, and unimportant thing in the world, and both Frank and Maude were filled with amazement at the nonchalant way in which he whipped out a prayer-book, and began to rapidly perform the ceremony. It was all so new and solemn and all-important to them, that they had expected something mystic and overpowering in the function, and yet here was this brisk little man, with an obvious cold in his head, tying them up in as business-like a fashion as a grocer uniting two parcels. After all,

he had to do it a thousand times a year, and so he could not be extravagant in his emotions.

The singular service was read out to them, the exhortations, and the explanations, sometimes stately, sometimes beautiful, sometimes odious. Then the little vicar turned upon Frank—

"Wilt thou have this woman to thy wedded wife, to live together after God's ordinance in the holy estate of matrimony? Wilt thou love her, comfort her, honour her, in sickness and in health, and forsaking all other, keep thee only unto her as long as ye both shall live?"

"I will," cried Frank, with conviction.

"And wilt thou have this man to thy wedded husband, to live together after God's ordinance in the holy estate of matrimony? Wilt thou obey him, and serve him, love, honour, and keep him, in sickness and in health, and forsaking all other, keep thee only unto him so long as ye both shall live?"

"I will," said Maude, from her heart.

"Who giveth this woman to be married to this man?"

"I do. Mr. John Selby—her father, you know."

And then in turn they repeated the fateful words—

"I take thee to have and to hold from this day forward, for better, for worse, for richer, for poorer, in sickness and in health, to love, cherish, and obey, till death us do part, according to God's holy ordinance, and thereto I give thee my troth."

"Ring! Ring!" said Hale.

"Ring, you Juggins!" whispered Jack Selby.

Frank thrust his hands frantically into all his pockets. The ring was in the last one which he attempted. But the bank-note was not to be found. He remembered that he had put it in some safe place. Where could it have been? Was it in his boot, or in the lining of his hat? No, surely he could not have done anything so infatuated. Again he took his pockets two at a time, while a dreadful pause came in the ceremony.

"Vestry—afterwards," whispered the clergyman.

"Here you are!" gasped Frank. He had come upon it in a last desperate dive into his watch-pocket, in which he never by any chance kept anything. Of course it was for that very reason, that it might be alone and accessible, that he had placed it there. Ring and note were handed to the vicar, who deftly concealed the one and returned the other. Then Maude's little white hand was outstretched, and over the third finger Frank slipped the circlet of gold.

"With this ring I thee wed," said Frank, *"and with my body I thee worship* (he paused, and made a mental emendation of "with my soul also"), *and with all my worldly goods I thee endow."*

There was a prayer, and then the vicar joined the two hands, the muscular sunburned one and the dainty white one, with the new ring gleaming upon it.

"Those whom God hath joined together, let no man put asunder," said he. *"Forasmuch as Francis Crosse and Maude Selby have consented together in holy wed-*

lock, and have witnessed the same before God and this company, and thereto have given and pledged their troth, either to other, and have declared the same by giving and receiving of a ring, and by joining of hands; I pronounce that they be man and wife together."

There now, it was done! They were one, never more to part until the coffin-lid closed over one or the other. They were kneeling together now, and the vicar was rapidly repeating some psalms and prayers. But Frank's mind was not with the ritual. He looked slantwise at the graceful, girlish figure by his side. Her hair hung beautifully over her white neck, and the reverent droop of her head was lovely to his eyes. So gentle, so humble, so good, so beautiful, and all his, his sworn life-companion for ever! A gush of tenderness flowed through his heart for her. His love had always been passionate, but, for the instant, it was heroic, tremendous in its unselfishness. Might he bring her happiness, the highest which woman could wish for! God grant that he might do so! But if he were to make her unhappy, or to take anything from her beauty and her goodness, then he prayed that he might die now, at this supreme moment, kneeling at her side before the altar rails. So intense was his prayer that he looked up expectantly at the altar, as if in the presence of an imminent catastrophe. But everyone had risen to their feet, and the service was at an end. The vicar led the way, and they all followed him, into the vestry. There was a general murmur all round them of congratulation and approval.

"Heartiest congratulations, Crosse!" said Hale.

"Bravo, Maude, you looked ripping!" cried Jack, kissing his sister. "By Jove, it simply went with a buzz from the word 'go.'"

"You sign it here and here," said the vicar, "and the witnesses here and here. Thank-you very much. I am sure that I wish you every happiness. I need not detain you by any further formality."

And so, with a curious dream-like feeling, Frank Crosse and Maude found themselves walking down the aisle, he very proud and erect, she very gentle and shy, while the organ thundered the wedding-march. Carriages were waiting: he handed in his wife, stepped in after her, and they drove off, amidst a murmur of sympathy from a little knot of idlers who had gathered in the porch, partly from curiosity, and partly to escape the rain.

Maude had often driven alone with Frank before, but now she felt suddenly constrained and shy. The marriage-service, with all its half-understood allusions and exhortations, had depressed and frightened her. She hardly dared to glance at her husband. But he soon led her out of her graver humour.

"Name, please?" said he.

"O Frank!"

"Name, if *you* please?

"Why, you know."

"Say it."

"Maude."

"That all?"

"Maude Crosse—O Frank!"

"You blessing! How grand it sounds! O Maude, what a jolly old world it is! Isn't it pretty to see the rain falling? And aren't the shining pavements lovely? And isn't everything splendid, and am I not the luckiest —the most incredibly lucky of men. Dear girlie, give me your hand! I can feel *it* under the glove. Now, sweetheart, you are not frightened, are you?"

"Not now."

"You were?"

"Yes, I was a little. O Frank, you won't tire of me, will you? I should break my heart if you did."

"Tire of you! Good heavens! Now you'll never guess what I was doing while the parson was telling us about what Saint Paul said to the Colossians, and all the rest of it."

"I know perfectly well what you were doing. And you shouldn't have done it."

"What was I doing, then?"

"You were staring at me."

"Oh, you saw that, did you?"

"I felt it."

"Well, I was. But I was praying also."

"Were you, Frank?"

"When I saw you kneeling there, so sweet and pure and good, I seemed to realise how you had been given into my keeping for life, and I prayed with all my heart that if I should ever injure you in thought, or

word, or deed, I might drop dead now before I had time to do it."

"O Frank, what a dreadful prayer!"

"But I felt it and I wished it, and I could not help it. My own darling, there you are just a living angel, the gentlest, most sensitive, and beautiful living creature that walks the earth, and please God I shall keep you so, and ever higher and higher if such a thing is possible, and if ever I say a word or do a deed that seems to lower you, then remind me of this moment, and send me back to try to live up to our highest ideal again. And I for my part will try to improve myself and to live up to you, and to bridge more and more the gap that is between us, that I may feel myself not altogether unworthy of our love. And so we shall act and react upon each other, ever growing better and wiser, and dating what is best and brightest in our minds and souls from the day that we were married. And that's *my* idea of a marriage-service, and here endeth the first lesson, and the windows are blurred with rain, and hang the coachman, and it's hard lines if a man may not kiss his own wife—you blessing!"

A broad-brimmed hat with a curling feather is not a good shape for driving with an ardent young bridegroom in a discreetly rain-blurred carriage. Frank demonstrated the fact, and it took them all the way to the Langham to get those pins driven home again. And then after an abnormal meal, which was either a very late breakfast or a very early lunch, they drove on to

Victoria Station, from which they were to start for Brighton. Jack Selby and the two regimental fizzers, who had secured immortality for the young couple, if the deep and constant drinking of healths could have done it, had provided themselves with packages of rice, old slippers, and other time-honoured missiles. On a hint from Maude, however, that she would prefer a quiet departure, Frank coaxed the three back into the luncheon-room with a perfectly guileless face, and then locking the door on the outside, handed the key and a half-sovereign to the head-waiter, with instructions to release the prisoners when the carriage had gone—an incident which in itself would cause the judicious observer to think that, given the opportunity, Mister Frank Crosse had it in him to go pretty far in life. And so, quietly and soberly, they rolled away upon their first journey—the journey which was the opening of that life's journey, the goal of which no man may see.

KEEPING UP APPEARANCES.

It was in the roomy dining-room of the Hotel Metropole at Brighton. Maude and Frank were seated at the favourite small round table near the window, where they always lunched. Their immediate view was a snowy-white tablecloth with a shining *entrée* dish of foppish little cutlets, each with a wisp of ornamental paper, and a surrounding bank of mashed potatoes. Beyond, from the very base of the window, as it seemed, there stretched the huge expanse of the deep blue sea, its soothing mass of colour broken only by a few white leaning sails upon the furthest horizon. Along the sky-line the white clouds lay in carelessly piled cumuli, like snow thrown up from a clearing. It was restful and beautiful, that distant view, but just at the moment it was the near one which interested them most. Though they lose from this moment onwards the sympathy of every sentimental reader, the truth must be told that they were thoroughly enjoying their lunch.

With the wonderful adaptability of women—a hereditary faculty, which depends upon the fact that from the beginning of time the sex has been continually employed in making the best of situations which were not of their own choosing—Maude carried off her new

character easily and gracefully. In her trim blue serge dress and sailor hat, with the warm tint of yesterday's sun upon her cheeks, she was the very picture of happy and healthy womanhood. Frank was also in a blue serge boating-suit, which was appropriate enough, for they spent most of their time upon the water, as a glance at his hands would tell. Their conversation was unhappily upon a very much lower plane than when we overheard them last.

"I've got such an appetite!"

"So have I, Frank."

"Capital. Have another cutlet."

"Thank-you, dear."

"Potatoes?"

"Please."

"I always thought that people on their honeymoon lived on love."

"Yes, isn't it dreadful, Frank? We must be so material."

"Good old mother Nature! Cling on to her skirt and you never lose your way. One wants a healthy physical basis for a healthy spiritual emotion. Might I trouble you for the pickles?"

"Are you happy, Frank?"

"Absolutely and completely."

"Quite, *quite* sure?"

"I never was quite so sure of anything."

"It makes me so happy to hear you say so."

"And you?"

"O Frank, I am just floating upon golden clouds in a dream. But your poor hands! Oh, how they must pain you!"

"Not a bit."

"It was that heavy oar."

"I get no practice at rowing. There is no place to row in at Woking, unless one used the canal. But it was worth a blister or two. By Jove, wasn't it splendid, coming back in the moonlight with that silver lane flickering on the water in front of us? We were so completely alone. We might have been up in the interstellar spaces, you and I, travelling from Sirius to Arcturus in one of those profound gulfs of the void which Hardy talks about. It was overpowering."

"I can never forget it."

"We'll go again to-night."

"But the blisters!"

"Hang the blisters! And we'll take some bait with us and try to catch something."

"What fun!"

"And we'll drive to Rottingdean this afternoon, if you feel inclined. Have this last cutlet, dear!"

"No, thank-you."

"Well, it seems a pity to waste it. Here goes! By the way, Maude, I must speak very severely to you. I can't if you look at me like that. But really, joking apart, you must be more careful before the waiters."

"Why, dear?"

"Well, we have carried it off splendidly so far. No one has found us out yet, and no one will if we are

reasonably careful. The fat waiter is convinced that we are veterans. But last night at dinner you very nearly gave the thing away."

"Did I, Frank?"

"Don't look so sweetly penitent, you blessing. The fact is that you make a shocking bad conspirator. Now I have a kind of talent for that, as I have for every other sort of depravity, so it will be pretty safe in my hands. You are as straight as a line by nature, and you can't be crooked when you try."

"But what did I say? Oh, I *am* so sorry! I tried to be so careful."

"Well, about the curry, you know. It was an error of judgment to ask if I took chutnee. And then . . ."

"Something else?"

"About the boots. Did I get them in London or Woking."

"Oh dear, dear!"

"And then . . ."

"Not another! O Frank!"

"Well, the use of the word 'my.' You must give that word up. It should be 'our.'"

"I know, I know. It was when I said that the salt water had taken the curl out of the feather in my—no, in our—well, in *the* hat."

"That was all right. But it is *our* luggage, you know, and *our* room, and so on."

"Of course it is. How foolish I am! Then the waiter knows! O Frank, what shall we do?"

"Not he. He knows nothing. I am sure of it. He is a dull sort of person. I had my eye on him all the time. Besides, I threw in a few remarks just to set the thing right."

"That was when you spoke about our travels in the Tyrol?"

"Yes."

"O Frank, how *could* you? And you said how lonely it was when we were the only visitors at the Swiss hotel."

"That was an inspiration. That finished him."

"And about the closeness of the Atlantic state-rooms. I blushed to hear you."

"But he listened eagerly to it all. I could see it."

"I wonder if he really believed it. I have noticed that the maids and the waiters seem to look at us with a certain interest."

"My dear girlie, you will find as you go through life that every man will always look at you with a certain interest."

Maude smiled, but was unconvinced.

"Cheese, dear?"

"A little butter, please."

"Some butter, waiter, and the Stilton. You know the real fact is, that we make the mistake of being much too nice to each other in public. Veterans don't do that. They take the small courtesies for granted—which is all wrong, but it shows that they *are* veterans. That is where we give ourselves away."

"That never occurred to me."

"If you want to settle that waiter for ever, and remove the last lingering doubt from his mind, the thing is for you to be rude to me."

"Or you to me, Frank."

"Sure you won't mind?"

"Not a bit."

"Oh, hang it, I can't—not even for so good an object."

"Well, then, I can't either."

"But this is absurd. It is only acting."

"Quite so. It is only fun."

"Then why won't you do it?"

"Why won't you?"

"He'll be back before we settle it. Look here! I've a shilling under my hand. Heads or tails, and the loser has to be rude. Do you agree?"

"Very well."

"Your call."

"Heads."

"It's tails."

"Oh goodness!"

"You've got to be rude. Now mind you are. Here he comes."

The waiter had come up the room bearing the pride of the hotel, the grand green Stilton with the beautiful autumn leaf heart shading away to rich plum-coloured cavities. He placed it on the table with a solemn air.

"It's a beautiful Stilton," Frank remarked.

Maude tried desperately to be rude.

"Well, dear, I don't think it is so very beautiful," was the best that she could do.

It was not much, but it had a surprising effect upon the waiter. He turned and hurried away.

"There now, you've shocked him!" cried Frank.

"Where *has* he gone, Frank?"

"To complain to the management about your language."

"No, Frank. Please tell me! Oh, I wish I hadn't been so rude. Here he is again."

"All right. Sit tight," said Frank.

A sort of procession was streaming up the hall. There was their fat waiter in front with a large covered cheese-dish. Behind him was another with two smaller ones, and a third with some yellow powder upon a plate was bringing up the rear.

"This is Gorgonzola, mam," said the waiter, with a severe manner. "And there's Camembert and Gruyère be'ind, and powdered Parmesan as well. I'm sorry that the Stilton don't give satisfaction."

Maude helped herself to Gorgonzola and looked very guilty and uncomfortable. Frank began to laugh.

"I meant you to be rude to *me,* not to the cheese," said he, when the procession had withdrawn.

"I did my best, Frank. I contradicted you."

"Oh, it was a shocking display of temper."

"And I hurt the poor waiter's feelings."

"Yes, you'll have to apologise to his Stilton before he will forgive you."

"And I don't believe he is a bit more convinced that we are veterans than he was before."

"All right, dear; leave him to me. Those reminiscences of mine must have settled him. If they didn't, then I feel it is hopeless."

It was as well for his peace of mind that Frank could not hear the conversation between the fat waiter and their chambermaid, for whom he nourished a plethoric attachment. They had half an hour off in the afternoon, and were comparing notes.

"Nice-lookin' couple, ain't they, John?" said the maid, with the air of an expert. "I don't know as we've 'ad a better since the spring weddin's."

"I don't know as I'd go as far as that," said the fat waiter critically. "'E'd pass all right. 'E's an upstandin' young man with a good sperrit in 'im."

"What's wrong with 'er, then?"

"It's a matter of opinion," said the waiter. "I likes 'em a bit more full-flavoured myself. And as to 'er taste, why there, if you 'ad seen 'er turn up 'er nose at the Stilton at lunch."

"Turn up 'er nose, did she? Well, she seemed to me a very soft-spoken, obligin' young lady."

"So she may be, but they're a queer couple, I tell you. It's as well they are married at last."

"Why?"

"Because they 'ave been goin' on most owdacious before'and. I 'ave it from their own lips, and it fairly made me blush to listen to it. Awful, it was, *awful!*"

"You don't say that, John!"

"I tell you, Jane, I couldn't 'ardly believe my ears. They was married on Tuesday last, as we know well, and to-day's *Times* to prove it, and yet if you'll believe me, they was talkin' about 'ow they 'ad travelled alone abroad——"

"Never, John!"

"And alone in a Swiss 'otel!"

"My goodness!"

"And a steamer too."

"Well, there! I'll never trust anyone again."

"Oh, a perfec' pair of scorchers. But I'll let 'im see as I knows it. I'll put that *Times* before 'im to-night at dinner as sure as my name's John."

"And a good lesson to them, too! If you didn't say you'd 'eard it from their own lips, John, I never could 'ave believed it. It's things like that as shakes your trust in 'uman nature."

Maude and Frank were lingering at the *table d'hôte* over their walnuts and a glass of port wine, when their waiter came softly behind them.

"Beg pardon, sir, but did you see it in the *Times?*"

"See what?"

"*That*, sir. I thought that it might be of interest to you and to your good lady to see it."

He had laid one page of the paper before them,

with his forefinger upon an item in the left-hand top corner. Then he discreetly withdrew. Frank stared at it in horror.

"Maude, your people have gone and put it in."

"Our marriage!"

"Here it is! Listen! 'Crosse—Selby. 30th June, at St. Monica's Church, by the Rev. John Tudwell, M.A., Vicar of St. Monica's, Frank Crosse, of Maybury Road, Woking, to Maude Selby, eldest daughter of Robert Selby, Esq., of St. Albans.' Great Scot, Maude! what shall we do?"

"Well, dear, does it matter?"

"Matter! It's simply awful!"

"I don't mind much if they do know."

"But my reminiscences, Maude! The travels in the Tyrol! The Swiss Hotel! The State-room! Great goodness, how I have put my foot into it."

Maude burst out laughing.

"You old dear!" she cried, "I don't believe you are a bit better as a conspirator than I am. There's only one thing you can do. Give the waiter half a crown, tell him the truth, and don't conspire any more."

And so ignominiously ended the attempt which so many have made, and at which so many have failed. Take warning, gentle reader, and you also, gentler reader still, when your own turn comes.

THE HOME-COMING.

THE days of holiday were over, and for each of them the duties of life were waiting. For him it was his work, and for her, her housekeeping. They both welcomed the change, for there was a rush and a want of privacy about the hotel life which had been amusing at first, but was now becoming irksome. It was pleasant, as they rolled out of Waterloo Station that summer night, to know that their cosy little home was awaiting them just five-and-twenty miles down the line. They had a first-class carriage to themselves—it is astonishing how easy it is for two people to fit into one of those armchair partitions,—and they talked all the way down about their plans for the future. Golden visions of youth, how they can glorify even a suburban villa and four hundred a year! They exulted together over the endless vista of happy days which stretched before them.

Mrs. Watson, Frank's trusty housekeeper, had been left in charge of The Lindens, and he had sent her a telegram the evening before to tell her that they were coming. She had already engaged the two servants, so everything would be ready for them. They pictured her waiting at the door, the neat little rooms with all

their useful marriage-presents in their proper places, the lamplight and the snowy cloth laid for supper in the dining-room. It would be ten o'clock before they got there, and that supper would be a welcome sight. It was all delightful to look forward to, and this last journey was the happiest of all their wanderings. Maude wanted to see her kitchen. Frank wanted to see his books. Both were eager for the fight.

But they found a small annoyance waiting for them at Woking. A crowded train had preceded them, and there was not a single cab left at the station. Some would be back soon, but nobody could tell when.

"You don't mind walking, Maude?"

"I should prefer it."

So a friendly porter took charge of their trunks, and promised to send them up when a conveyance had arrived. In the meantime they started off together down an ill-lit and ill-kept road, which opened into that more important thoroughfare in which their own villa was situated. They walked quickly, full of eager anticipations.

"It's just past the third lamp-post on the right," said Frank. "Now it's only the second lamp-post. You see it will not be far from the station. Those windows among the trees are where Hale lives—my best man, you know! Now it is only one lamp-post!" They quickened their pace almost to a run, and so arrived at the gate of The Lindens.

It was a white gate leading into a short path—

"carriage sweep" the house-agent called it,—and so to a low but comfortable-looking little house. The night was so dark that one could only see its outline. To their surprise, there was no sign of a light either above the door or at any of the windows.

"Well, I'm blessed!" cried Frank.

"Never mind, dear. They live at the back, no doubt."

"But I gave them the hour. This is too bad. I am so sorry."

"It will be all the more cosy inside. What a dear little gate this is! The whole place is perfectly charming."

But in spite of her brave attempts at making the best of it, it could not be denied that this black house was not what they had pictured in their dreams. Frank strode angrily up the path and pulled at the bell. There was no answer, so he knocked violently. Then he knocked with one hand while he rang with the other, but no sound save that of the clanging bell came from the gloomy house. As they stood forlornly in front of their own hall-door, a soft rain began to rustle amidst the bushes. At this climax of their troubles Maude burst into such a quiet, hearty, irresistible fit of laughter, that the angry Frank was forced to laugh also.

"My word, it will be no laughing matter for Mrs. Watson if she cannot give a good reason for it," said he.

"Perhaps the poor woman is ill."

"But there should be two other people, the cook

and the housemaid. It is just as well that we did not bring up our trunks, or we should have had to dump them down in the front garden. You wait here, dear, under the shelter of the porch, and I will walk round and see if I can burgle it."

He tried the back, but it was as dark as the front, and the kitchen-door was locked. Then he prowled unhappily in the rain from window to window. They were all fastened. He came back to the kitchen-door, poked his stick through the glass which formed the upper panel, and then putting his hand through the hole, he turned the key, and so stumbled into the obscurity of his own hall. He passed through it, unlocked the front-door, and received Maude into his open arms.

"Welcome to your home, my own darling girl. May you never have one sad hour under this roof! What a dismal home-coming! What can I do to make amends? But good comes out of evil, you see, for in no other possible way could I have been inside to welcome you when you entered."

They stayed in the hall in the dark some time, these wet and foolish young people. Then Frank struck a match, and tried to light the hall-lamp. There was no oil in it. He muttered something vigorous, and carried his burning vesta into the dining-room. Two candles were standing on the sideboard. He lit them both, and things began to look a little more cheerful. They took a candle each and began to explore their own deserted house.

The dining-room was excellent—small, but very snug. The Tantalus spirit-stand stood upon the walnut sideboard, and the bronzes from the cricket-club looked splendid upon each side of the mantelpiece. Beside the clock in the centre lay an open telegram. Frank seized it eagerly.

"There now!" he cried. "Listen to this. "Expect us on Thursday evening about ten." It was *Tuesday* evening, I said. That's the telegraphic clerk. We've come two days before our time."

It was good to have any sort of explanation, although it left a great deal unexplained. They passed through the hall with its shining linoleum, and into the drawing-room. It was not a very good room, too square for elegance, but they were in no humour for criticism, and it was charming to see all the old knick-knacks, and the photographs of friends in their frames. A big wrought-iron and brass-work standing lamp towered up near the fireplace, but again there was no oil.

"I think that Mrs. Watson has arranged it all splendidly," said Maude, whose active fingers were already beginning to reconstruct. "But where *can* she be?"

"She must be out, for, of course, she lives in the house. But it is the absence of the servants which amazes me, for I understood that they had arrived. What would you like to do?"

"Aren't you hungry, Frank?"

"Simply starving."

"So am I."

"Well, then, let us forage and see if we cannot find something to eat."

So hand in hand, and each with a candle in the other hand, like a pair of young penitents, they continued their explorations with more purpose than before. The kitchen, into which they penetrated, had clearly been much used of late, for there were dirty dishes scattered about, and the fire had been lighted, though it was now out. In one corner was what seemed to be a pile of drab-coloured curtains. In the other, an armchair lay upon its side with legs projecting. A singular disorder, very alien to Mrs. Watson's habits, pervaded the apartment. A dresser with a cupboard over it claimed the first attention of the hungry pair. With a cheer from Frank and hand-clapping from Maude, they brought out a new loaf of bread, some butter, some cheese, a tin of cocoa, and a bowl full of eggs. Maude tied an apron over her pretty russet dress, seized some sticks and paper, and had a fire crackling in a very few minutes.

"Put some water in the kettle, Frank."

"Here you are! Anything else?"

"Some in the small saucepan for the eggs."

"I believe they are 'cookers,'" said he, sniffing at them suspiciously.

"Hold them up to the light, sir. There, they are quite bright and nice. In with them! Now, if you will cut some bread and butter it, we shall soon have our supper ready."

"It's too new to cut," cried Frank, sawing away upon the kitchen table. "Besides, new bread is better in chunks. Here are some cloths and knives and forks in the dresser drawer. I will go and lay the table."

"And leave me here alone. No please, Frank, if I am cook, you must be scullery-maid. Get the cups down and put the cocoa in them. What fun it all is! I think it is simply *splendid* to be mistress of a house."

"With one scullery-maid."

"And she perfectly incompetent, and much given to embracing her mistress. I must take my hat off. Get the sugar for the cocoa out of the cupboard. The kettle is singing, so it won't be long. Do you know, Frank"—she paused, listening, with the egg-saucepan in her hands. "There's a dog or something in the room."

They had both become aware of a sort of sibilant breathing, and they looked round them in bewilderment.

"Where is it?" asked Maude. "Frank, I believe it's a mouse."

"Hope for the best. Don't frighten yourself unnecessarily. I fancy it comes from under these curtains." He approached them with his candle, and was suddenly aware of a boot which was projecting from them. "Great Scot!" he cried, "there's a woman here asleep."

Reassured as to the mouse, Maude approached with her saucepan still clutched in her hand. There could be no doubt either as to the woman or the sleep. She lay in an untidy heap, her head under the table, and

her figure sprawling. She appeared to be a very large woman.

"Hullo!" cried Frank, shaking her by the shoulder. "Hullo, you there!"

But the woman slumbered peacefully on.

"Heh, wake up, wake up!" he shouted, and pulled her up into a sitting position. But she slept as soundly sitting as lying.

"The poor thing must be ill," said Maude. "O Frank, shall I run for a doctor?"

"Wake up, woman, wake up!" Frank yelled, and danced her up and down. She flopped about like a sawdust doll, with her arms swinging in front of her. He panted with his exertions, but she was serenely unconscious. At last he had to lower her on to the floor again, putting a foot-stool under her head.

"It's no go," said he. "I can make nothing of her. She will sleep it off."

"You don't mean to say, Frank, that she is——"

"Indeed I do."

"How horrible!"

"That kettle is boiling now. Suppose we have our supper."

"Dear Frank, I could not enjoy my supper with that unfortunate woman lying there. O Frank, I know that you could not either."

"Bless her!" said Frank bitterly, as he gazed at the inert lump. "I really don't see why we should put ourselves out for her. She is quite comfortable."

"Oh I couldn't, Frank. It would seem inhuman."

"What are we to do, then?"

"We must put her to bed."

"Great heavens!"

"Yes, dear, it is our duty to put her to bed."

"But look here, my dear girl, we must be practical. The woman weighs half a ton, and the bedrooms are at the top of the house. It's simply impossible."

"Don't you think, Frank, that if you took her head and I took her feet, we might get her up?"

"Not up the stair, dear. She is enormous."

"Well, then, on to the drawing-room sofa," said Maude. "I could have my supper, if I knew that she was safe upon the sofa."

So Frank, seeing that there was no help for it, seized her under the arms, and Maude took her ankles, and they bore her, bulging but serene, down the passage. They staggered exhausted into the drawing-room, and the new sofa groaned beneath the weight. It was a curious and unsavoury inaugural ceremony. Maude put a rug over the prostrate form, and they returned to their boiling kettle and their uncooked eggs. Then they laid the table, and served the supper, and enjoyed this picnic meal of their own creating as no conventional meal could ever have been enjoyed. Everything seemed beautiful to the young wife—the wall-paper, the pictures, the carpet, the rug; but to him, she was so beautiful in mind, and soul, and body, that her presence turned the little room into an enchanted chamber. They sat long

together, and marvelled at their own happiness—that pure serene happiness of mere companionship, which is so much more intimate and deeper than all the transports of passion.

But suddenly he sprang from his chair. There was the sound of steps, of several steps, outside upon the gravel path. Then a key clicked, and a burst of cold air told them that the door was open.

"It's agin' the law for me to enter," said a gruff voice.

"I tell you she's very strong and violent," said a second voice, which Frank recognised as that of Mrs. Watson. "She chased the maid out of the house, and I can do nothing with her."

"Very sorry, mum, but it's clean agin' the law of England. Give me a warrant, and in I come. If you will bring her to the doorstep, I will be answerable for her removal."

"She's in the dining-room. I can see the lights," said Mrs. Watson; and then, "Good Lord, Mr. Crosse, what a fright you gave me! Oh dearie me, that you should have come when I was out, and I not expecting you for another two days yet. Well, now, I shall never forgive myself for this."

But all the mistakes and misfortunes were very quickly explained. The telegram was the root of the evil. And then the new cook had proved to be a violent, intermittent drunkard. She had chased the other maid out of the house, and then, while Mrs. Wat-

son rushed for the police, she had drunk herself into the stupor in which she had been found. But now, in the nick of time, the station cab came up with the luggage, and so the still placidly slumbering culprit was carried out to it, and sent off in the charge of the policeman. Such was the first entry of Mr. and Mrs. Crosse into their home at The Lindens.

LAYING A COURSE.

FRANK CROSSE was a methodical young man—his enemies might sometimes have called him pedantic,—and he loved to reduce his life to rule and order. It was one of his peculiarities. But how about this new life into which he was entering? It took two to draw up the rules for that. The little two-oared craft who put out upon that voyage have to lay their own course, each for itself; and all round them, as they go, they see the floating timbers and broken keels of other little boats, which had once started out full of hope and confidence. There are currents and eddies, low sand-banks and sunken reefs, and happy the crews who see them ahead, and trim their course to avoid them. Frank brooded over it all. He had seen something of life, for his years. He was observant and reflective. He had watched his friends who were happy, and he had watched his friends who were not. And now, as a

result of all this wise cogitation, he sat down at a table one evening, with a solemn face, and a sheet of foolscap.

"Now, Maude," said he, "I want to have a serious talk."

Maude looked up in surprise from the linen which she was marking.

"Oh dear!" she cried.

"Why 'oh dear'?"

"There's something wrong?"

"Nothing in the world."

"You looked so solemn, Frank. I thought you had been looking at the tradesman's books. What is it, dear?"

"Well, Maude, I have been thinking of married life in general. Don't you think it would be a good thing if we were to make some resolutions as to how it should be conducted—some fundamental principles, as it were?"

"Oh do, dear, do! What fun it will be!"

"But it's serious, Maude."

"Yes, dear, I am quite serious."

"It seemed to me, that if we could reduce it to certain rules, then, whatever came upon us in the future, we should always know exactly how to act."

"What are the rules, dear?"

"Well, we can only arrive at them by talking it over between ourselves. I could not draw up a set of rules, and ask you to submit to them. That is not my idea of a partnership. But if we found that we were agreed upon certain points, then we could both adopt them by mutual consent."

"How charming, Frank! Do please tell me some of the points."

"I have a few in my mind, and I should like to hear any which you may have—any ideas, you know, how to get the very highest and best out of our life. Now, first of all, there is the subject of quarrelling."

"O Frank, how horrid!"

"Dear girl, we must look into the future. We are going to live all our lives together. We must foresee and prepare for all the chances of life."

"But that is absurd."

"You can't live all your life and never be in a bad temper!"

"But not with *you*, Frank."

"Oh, I can be very aggravating sometimes. Now, my idea is this. Ill-humour passes and hurts nobody. But if two people are ill-humoured, then each excites the other, and they say ever so much more than they mean. Let us make a compact never both to be ill-humoured at the same time. If *you* are cross, then it is your turn, and I stand clear. If *I* am cross, you let me work it off. When either hoists the danger-signal, the other is on guard. What do you think of that?"

"I think you are the funniest old boy——"

"Do you agree?"

"Yes, dear, of course I agree."

"Article number one," said Frank, and scribbled upon his paper.

"Your turn, now."

"No, dear, I have not thought of anything."

"Well, then, here is another point. Never take each other for granted."

"What do you mean by that?"

"Never relax those attentions which one lover shows to another. Some husbands seem to forget that their wives are ladies. Some wives speak to their husbands with less courtesy and consideration than to any casual male visitor. They mean no harm, but they get into a slack way. We must not do that."

"I don't think we are likely to."

"People get into it unconsciously. Pull me up sharply at the first sign."

"Yes, sir, I will."

"The next point that I have noted is an extension of the last. Let each strive to be worthy of the love of the other. People get slovenly and slipshoddy, as if it didn't matter now that they were married. If each were very keen to please the other, that would not be so. How many women neglect their music after marriage."

"My goodness, I haven't practised for a week!" cried Maude.

"And their dress and their hair"—Maude's hand flew up to her curls. "My darling, yours is just perfect. But you know how often a woman grows careless. "He will love me anyhow," she says to herself, and perhaps she is right, but still it is not as it should be."

"Why, Frank, I had no idea you knew so much."

"I have heard my friends' experiences.—And the man too: he should consider his wife's feelings as much as he did his sweetheart's. If she dislikes smoke, he should not smoke. He should not yawn in her presence. He should keep himself well-groomed and attractive. Look at that dirty cuff! I have no business to have it."

"As if it could make any difference to me."

"There now! That is what is so demoralising. You should stand out for the highest. When I came to you at St. Albans, I had not dirty cuffs."

"You forgive me the music, Frank, and I'll forgive you the cuff. But I agree to all you say. I think it is *so* wise and good. Now I've got something to add."

"Good. What is it?"

"Each should take an interest in the other's department."

"Why, of course they should."

"But it is not done."

"Why naturally, dear, you take an interest in my City work."

"Yes, sir, but do you take as keen an interest in my housekeeping?"

"Perhaps I have been a little thoughtless."

"No, no, dear, you haven't. You are always full of consideration. But I have noticed it with mother, and with others also. The husband pulls out his chequebook at the end of the week or month, and he says, 'Well, this is rather more than we can afford,' or 'This

is less than I expected,' but he never really takes any interest in his wife's efforts to keep things nice on a little. He does not see it with her eyes and try to realise her difficulties. Oh, I wish I could express myself better, but I know that the interest is one-sided."

"I think what you say is quite right. I'll try to remember that. How shall we enter it upon our list?"

"That Interests should be mutual."

"Quite right. I have it down. Well, any more points?"

"It is your turn."

"Well, there is this, and I feel that it is just the holiest thing in matrimony, and its greatest justification —that love should never degenerate into softness, that each should consciously stimulate the better part of the other and discourage the worse, that there should be a discipline in our life, and that we should brace each other up to a higher ideal. The love that says, 'I know it is wrong, but I love him or her so much that I can't refuse,' is a poor sort of love for the permanent use of married life. The self-respect which refuses to let the most lofty ideal of love down by an inch is a far nobler thing, and it wears better too."

"How will you express all that?"

"Mutual respect is necessary for mutual love."

"Yes, I am sure that that is right."

"It sounds obvious, but the very intensity of love makes love soft and blind. Now I have another, which I am convinced that you will not agree with."

"Let me hear it."

"I have put it in this way, 'The tight cord is the easiest to snap.'"

"What do you mean?"

"Well, I mean that married couples should give each other a certain latitude and freedom. If they don't, one or other will sooner or later chafe at the restriction. It is only human nature, which is an older and more venerable thing than marriage."

"I don't like that at all, Frank."

"I feared you wouldn't, dear, but I believe you'll see it with me when I explain what I mean. If you don't, then I must try to see it with you. When one talks of freedom in married life, it means, as a rule, freedom only for the man. He does what he likes, but still claims to be a strict critic of his wife. That, I am sure, is wrong. To take an obvious example of what I mean, has a husband a right to read his wife's letters? Certainly not, any more than she has a right to read his without his permission. To read them as a matter of course would be stretching the chain too tight."

"Chain is a horrid word, Frank."

"Well, it is only a metaphor. Or take the subject of friendships. Is a married man to be debarred from all friendship and intimacy with another woman?"

Maude looked doubtful.

"I should like to see the woman first," she said.

"Or is a married woman to form no friendship with another man who might interest or improve her? There

is such a want of mutual confidence in such a view. People who are sure of each other should give each other every freedom in that. If they don't, they are again stretching it tight."

"If they do, it may become so slack that it might as well not be there at all."

"I felt sure that we should have an argument over this. But I have seen examples. Look at the Wardrops. *There* were a couple who were never apart. It was their boast that everything was in common with them. If he was not in, she opened his letters, and he hers. And then there came a most almighty smash. The tight cord had snapped. Now, I believe that for some people, it is a most excellent thing that they should take their holidays at different times."

"O Frank!"

"Yes, I do. No, not for us, by Jove! I am generalising now. But for some couples, I am sure that it is right. They reconsider each other from a distance, and they like each other the better."

"Yes, but these rules are for *our* guidance, not for that of other people."

"Quite right, dear. I was off the rails. 'As you were,' as your brother Jack would say. But I am afraid that I am not going to convince you over this point."

Maude looked charmingly mutinous.

"No, Frank, you are not. I don't think marriage *can* be too close. I believe that every hope, and thought, and aspiration should be in common. I could never get

as near to your heart and soul as I should wish to do. I want every year to draw me closer and closer, until we really are as nearly the same person as it is possible to be upon earth."

When you have to surrender, it is well to do so gracefully. Frank stooped down and kissed his wife's hand, and apologised. "The wisdom of the heart is greater than the wisdom of the brain," said he. But the love of man comes from the brain, far more than the love of woman, and so it is that there will always be some points upon which they will never quite see alike.

"Then we scratch out that item."

"No, dear. "Put 'The cord which is held tight is the easiest to snap.' That will be all right. The cord of which I speak is never held at all. The moment it is necessary to hold it, it is of no value. It must be voluntary, natural, unavoidable."

So Frank amended his aphorism.

"Anything more, dear?"

"Yes, I have thought of one other," said she. "It is that if ever you had to find fault with me about anything, it should be when we are alone."

"And the same in your case with me. That is excellent. What can be more vulgar and degrading than a public difference of opinion? People do it half in fun sometimes, but it is wrong all the same. Duly entered upon the minutes. Anything else?"

"Only material things."

"Yes, but they count also. Now, in the matter of money, I feel that every husband should allow his wife a yearly sum of her own, to be paid over to her, and kept by her, so that she may make her own arrangements for herself. It is degrading to a woman to have to apply to her husband every time she wants a sovereign. On the other hand, if the wife has any money, she should have the spending of it. If she chooses to spend part of it in helping the establishment, that is all right, but I am sure that she should have her own separate account, and her own control of it."

"If a woman really loves a man, Frank, how can she grudge him everything she has? If my little income would take one worry from your mind, what a joy it would be to me to feel that you were using it!"

"Yes, but the man has his self-respect to think of. In a great crisis one might fall back upon one's wife—since our interests are the same,—but only that could justify it. So much for the wife's money. Now for the question of housekeeping."

"That terrible question!"

"It is only hard because people try to do so much upon a little. Why should they try to do so much? The best pleasures of life are absolutely inexpensive. Books, music, pleasant intimate evenings, the walk among the heather, the delightful routine of domestic life, my cricket and my golf—these things cost very little."

"[illegible]ou must eat and drink, Frank. And as to

Jemima and the cook, it is really extraordinary the amount which they consume."

"But the tendency is for meals to become much too elaborate. Why that second vegetable?"

"There now! I knew that you were going to say something against that poor vegetable. It costs so little."

"On an average, I have no doubt that it costs threepence a day. Come now, confess that it does. Do you know what threepence a day comes to in a year? There is no use in having an accountant for a husband, if you can't get at figures easily. It is four pounds eleven shillings and threepence."

"It does not seem very much."

"But for that money, and less, one could become a member of the London Library, with the right to take out fifteen books at a time, and all the world's literature to draw from. Now just picture it: on one side, all the books in the world, all the words of the wise, and great, and witty; on the other side, a lot of cauliflowers and vegetable-marrows and French beans. Which is the better bargain?"

"Good gracious, we shall never have a second vegetable again!"

"And pudding?"

"My dear, you always eat the pudding."

"I know I do. It seems an obvious thing to do when the pudding is there in front of me. But if it were not there, I should neither eat it nor miss it, and I know that you care nothing about it. There would be another five or six pounds a year."

"We'll have a compromise, dear. Second vegetable one day, pudding the next."

"Very good."

"I notice that it is always after you have had a substantial meal that you discuss economy in food. I wonder if you will feel the same when you come back starving from the City to-morrow? Now, sir, any other economy?"

"I don't think money causes happiness. But debt causes unhappiness. And so we must cut down every expense until we have a reserve fund to meet any unexpected call. If you see any way in which I could save, or any money I spend which you think is unjustifiable, I do wish that you would tell me. I got into careless ways in my bachelor days."

"That red golfing-coat."

"I know. It was idiotic of me."

"Never mind, dear. You look very nice in it. After all, it was only thirty shillings. Can you show me any extravagance of mine?"

"Well, dear, I looked at that dressmaker's bill yesterday."

"O Frank, it is such a pretty dress, and you said you liked it, and you have to pay for a good cut, and you said yourself that a wife must not become dowdy after marriage, and it would have cost double as much in Regent Street."

"I didn't think the dress dear."

"What was it, then?"

"The silk lining of the skirt."

"You funny boy?"

"It cost thirty shillings extra. Now, what *can* it matter if it is lined with silk or not?"

"Oh, doesn't it? Just you try one and see."

"But no one can know that it is lined with silk."

"When I rustle into a room, dear, every woman in it knows that my skirt is lined with silk."

Frank felt that he had ventured out of his depth, so he struck out for land again.

"There's only one economy which I don't think is justifiable," said he, "and that is, to cut down your subscriptions to charities. It is such a very cheap way of doing things. Not that I do much in that line—too little, perhaps. But to say that because *we* want to economise, therefore some poor people are to suffer, is a very poor argument. We must save at our own expense."

So now Frank, in his methodical fashion, had all his results tabulated upon his sheet of foolscap. It was not a very brilliant production, but it might serve as a chart for the little two-oared boats until a better one is forthcoming. It ran in this way—

Maxims of the Married.

1. Since you *are* married, you may as well make the best of it.
2. So make some maxims and try to live up to them.
3. And don't be discouraged if you fail. You *will* fail, but perhaps you won't always fail.

4. Never both be cross at the same time. Wait your turn.
5. Never cease to be lovers. If you cease, someone else may begin.
6. You were gentleman and lady before you were husband and wife. Don't forget it.
7. Keep yourself at your best. It is a compliment to your partner.
8. Keep your ideal high. You may miss it, but it is better to miss a high one than to hit a low one.
9. A blind love is a foolish love. Encourage the best in each other's nature.
10. Permanent mutual respect is necessary for a permanent mutual love. A woman can love without respect, but a man cannot.
11. The tight cord is the easiest to snap.
12. Let there be one law for both.
13. There is only one thing worse than quarrels in public. That is caresses.
14. Money is not essential to happiness, but happy people usually have enough.
15. So save some.
16. The easiest way of saving is to do without things.
17. If you can't, then you had better do without a wife.
18. The man who respects his wife does not turn her into a mendicant. Give her a purse of her own.

19. If you save, save at your own expense.
20. In all matters of money, prepare always for the worst and hope for the best.

Such was their course as far as this ambitious young couple could lay it. They may correct it by experience, and improve it by use, but it is good enough to guide them safely out to sea.

CONFESSIONS.

"TELL me, Frank, did you ever love anyone before me?"

"How badly trimmed the lamp is to-night!" said he. It was so bad that he went off instantly into the dining-room to get another. It was some time before he returned.

She waited inexorably until he had settled down again.

"Did you, Frank?" she asked.

"Did I what?"

"Ever love anyone else?"

"My dear Maude, what *is* the use of asking questions like that?"

"You said that there were no secrets between us."

"No, but there are some things better left alone."

"That is what I should call a secret."

"Of course, if you make a point of it——"

"I do."

"Well, then, I am ready to answer anything that you ask. But you must not blame me if you do not like my answers."

"Who was she, Frank?"

"Which?"

"O Frank, more than one!"

"I told you that you would not like it."

"Oh, I wish I had not asked you!"

"Then do let us drop it."

"No, I can't drop it now, Frank. You have gone too far. You must tell me everything."

"Everything?"

"Yes, everything, Frank."

"I am not sure that I can."

"Is it so dreadful as that?"

"No, there is another reason."

"Do tell me, Frank."

"There is a good deal of it. You know how a modern poet excused himself to his wife for all his pre-matrimonial experiences. He said that he was looking for her."

"Well, I do like that!" she cried indignantly.

"I was looking for you."

"You seem to have looked a good deal."

"But I found you at last."

"I had rather you had found me at first, Frank."

He said something about supper, but she was not to be turned.

"How many did you really love?" she asked.

"Please don't joke about it, Frank. I really want to know."

"If I choose to tell you a lie——"

"But you won't!"

"No, I won't. I could never feel the same again."

"Well, then, how many did you love?"

"Don't exaggerate what I say, Maude, or take it to heart. You see it depends upon what you mean by love. There are all sorts and degrees of love, some just the whim of a moment, and others the passion of a lifetime; some are founded on mere physical passion, and some on intellectual sympathy, and some on spiritual affinity."

"Which do you love me with?"

"All three."

"Sure?"

"Perfectly sure."

She came over and the cross-examination was interrupted. But in a few minutes she had settled down to it again.

"Well, now—the first?" said she.

"Oh, I can't, Maude—don't."

"Come, sir—her name?"

"No, no, Maude, that is going a little too far. Even to you, I should never mention another woman's name."

"Who was she, then?"

"Please don't let us go into details. It is perfectly *horrible*. Let me tell things in my own way."

She made a little grimace.

"You are wriggling, sir. But I won't be hard upon you. Tell it your own way."

"Well, in a word, Maude, I was always in love with someone."

Her face clouded over.

"Your love must be very cheap," said she.

"It's almost a necessity of existence for a healthy young man who has imagination and a warm heart. It was all—or nearly all—quite superficial."

"I should think all your love was superficial, if it can come so easily."

"Don't be cross, Maude. I had never seen you at the time. I owed no duty to you."

"You owed a duty to your own self-respect."

"There, I knew we should have trouble over it. What do you want to ask such questions for? I dare-say I am a fool to be so frank."

She sat for a little with her face quite cold and set. In his inmost heart Frank was glad that she should be jealous, and he watched her out of the corner of his eye.

"Well!" said she at last.

"Must I go on?"

"Yes, I may as well hear it."

"You'll only be cross."

"We've gone too far to stop. And I'm not cross, Frank. Only pained a little. But I do appreciate your frankness. I had no idea you were such a—such a Mormon." She began to laugh.

"I used to take an interest in every woman."

"'Take an interest' is good."

"That was how it began. And then if circumstances were favourable the interest deepened, until at last, naturally—well, you can understand."

"How many did you take an interest in?"

"Well, in pretty nearly all of them."

"And how many deepened?"

"Oh, I don't know."

"Twenty?"

"Well—rather more than that, I think."

"Thirty?"

"Quite thirty."

"Forty?"

"Not more than forty, I think."

Maude sat aghast at the depths of his depravity.

"Let me see: you are twenty-seven now, so you have loved four women a year since you were seventeen."

"If you reckon it that way," said Frank, "I am afraid that it must have been more than forty."

"It's dreadful," said Maude, and began to cry.

Frank knelt down in front of her and kissed her hands. She had sweet little plump hands, very soft and velvety.

"You make me feel such a brute," said he. "Anyhow, I love you now with all my heart and mind and soul."

"Forty-firstly and lastly," she sobbed, half laughing and half crying. Then she pulled his hair to reassure him.

"I can't be angry with you," said she. "Besides, it

would be ungenerous to be angry when you tell me things of your own free will. You are not forced to tell me. It is very honourable of you. But I do wish you had taken an interest in me first."

"Well, it was not so fated. I suppose there are some men who are quite good when they are bachelors. But I don't believe they are the best men. They are either archangels upon earth—young Gladstones and Newmans —or else they are cold, calculating, timid, un-virile creatures, who will never do any good. The first class must be splendid. I never met one except in memoirs. The others I don't want to meet."

Women are not interested in generalities.

"Were they nicer than me?" she asked.

"Who?"

"Those forty women."

"No, dear, of course not. Why are you laughing?"

"Well, it came into my head how funny it would be, if the forty were all gathered into one room, and you were turned loose in the middle of them."

"Funny!" Frank ejaculated. Women have such extraordinary ideas of humour. Maude laughed until she was quite tired.

"It doesn't strike you as comic!" she cried at last.

"No, it doesn't," he answered coldly.

"Of course it wouldn't," said she, and went off into another ripple of pretty contralto laughter. There is a soft, deep, rich laugh, which some women have, that is the sweetest sound in Nature.

"When you have quite finished," said he huffily. Her jealousy was much more complimentary than her ridicule.

"All right now. Don't be cross. If I didn't laugh I should cry. I'm so sorry if I have annoyed you." He had gone back to his chair, so she paid him a flying visit. "Satisfied?"

"Not quite."

"Now?"

"All right. I forgive you."

"That's funny too. Fancy *you* forgiving *me* after all these confessions. But you never loved one of them all as you love me."

"Never,"

"Swear it."

"I do swear it."

"Morally, and what do you call it, and the other?"

"Not one of them."

"And never will again?"

"Never."

"Good boy for ever and ever?"

"For ever and ever."

"And the forty were horrid?"

"No, hang it, Maude, I can't say that."

She pouted and hung her head.

"You do like them better, then?"

"How absurd you are, Maude! If I had liked one better, I should have married her."

"Well, yes, I suppose you would. You must have

taken a deeper interest in me than in the others, sin
you married me. I hadn't thought of that."

"Silly old girl! Of course I liked yon best. Let
drop the thing, and never talk about it any more."

"Have you their photographs?"

"No."

"None of them?"

"No."

"What did you do with them?"

"I never had most of them."

"And the others?"

"I destroyed some when I married."

"That was nice of you. Aren't you sorry?"

"No, I thought it was only right."

"Were you fondest of dark women or fair?"

"Oh, I don't know. I was never pernickety in n
tastes. You know those lines I read you from Henle
'Handsome, ugly—all are women.' That's a bachelo
sentiment."

"But do you mean to say, sir—now, you are spea
ing on your honour,—that out of all these forty, the
was not one who was prettier than I am?"

"Do let us talk of something else."

"And not one as clever?"

"How absurd you are to-night, Maude!"

"Come, answer me."

"I've answered you already."

"I did not hear you."

"Oh yes, you did. I said that I had married yo

and that shows that I liked you best. I don't compare you quality for quality against everyone in the world. That would be absurd. What I say is that your combination of qualities is the one which is most dear to me."

"Oh, I see," said Maude dubiously. "How nice and frank you are!"

"Now I've hurt you!"

"Oh no, not in the least. I like you to be frank. I should hate to think that there was anything you did not dare to tell me."

"And you, Maude—would you be equally frank with me?"

"Yes, dear, I will. I feel that I owe it to you after your confidence in me. I have had my little experiences too."

"You!"

"Perhaps you would rather that I said nothing about them. What good can there be in raking up these old stories?"

"No, I had rather you told me."

"You won't be hurt?"

"No, no—certainly not."

"You may take it from me, Frank, that if any married woman ever tells her husband that until she saw him she never felt any emotion at the sight of another man, it is simple nonsense. There may be women of that sort about, but I never met them. I don't think I should like them, for they must be dry, cold, unsympathetic, unemotional, unwomanly creatures."

"Maude, you have loved some one else!"

"I won't deny that I have been interested—deeply interested—in several men."

"Several!"

"It was before I had met you, dear. I owed you no duty."

"You have loved several men."

"The feeling was for the most part quite superficial. There are many different sorts and degrees of love."

"Good God, Maude! How many men inspired this feeling in you?"

"The truth is, Frank, that a healthy young woman who has imagination and a warm heart is attracted by every young man. I know that you wish me to be frank and to return your confidence. But there is a certain kind of young man with whom I always left my interest deepen."

"Oh, you did discriminate?"

"Now you are getting bitter. I will say no more.

"You have said too much. You must go on now."

"Well, I was only going to say that dark men always had a peculiar fascination for me. I don't know what it is, but the feeling is quite overpowering."

"Is that why you married a man with flaxen hair?"

"Well, I couldn't expect to find every quality in my husband, could I? It would not be reasonable. I assure you, dear, that taking your *tout ensemble,* I like you far the best of all. You may not be the handsomest, and may not be the cleverest—one cannot expect one's

absolute ideal,—but I love you far, far the best of any. I do hope I haven't hurt you by anything I have said."

"I am sorry I am not your ideal, Maude. It would be absurd to suppose myself anybody's ideal, but I hoped always that the eyes of love transfigured an object and made it seem all right. My hair is past praying for, but if you can point out anything that I can mend——"

"No, no, I want you just as you are. If I hadn't liked you best, I shouldn't have married you, Frank, should I?"

"But those other experiences?"

"Oh, we had better drop them. What good can it possibly do to discuss my old experiences? It will only annoy you."

"Not at all. I honour you for your frankness in speaking out, although I acknowledge that it is a little unexpected. Go on."

"I forget where I was."

"You had just remarked that before your marriage you had love-affairs with a number of men."

"How horrid it sounds, doesn't it?"

"Well, it did strike me in that way."

"But that's because you exaggerate what I said. I said that I had been attracted by several men."

"And that dark men thrilled you."

"Exactly."

"I had hoped that I was the first."

"It was not fated to be so. I could easily tell you a

lie, Frank, and say that you were, but I should never forgive myself if I were to do such a thing. You see I left school at seventeen, and I was twenty-three when I became engaged to you. There are six years. Imagine all the dances, picnics, parties, visitings of six years. I could not help meeting young men continually. A good many were interested in me, and I——"

"You were interested in them."

"It was natural, Frank."

"Oh yes, perfectly natural. And then I understand that the interest deepened."

"Sometimes. When you met a young man who was interested several times running, at a dance, then in the street, then in the garden, then a walk home at night —of course your interest began to deepen."

"Yes."

"And then——"

"Well, what was the next stage?"

"Sure you're not angry?"

"No, no, not at all. Why don't you keep the key in the spirit-stand?"

"It might tempt Jemima. Shall I get it?"

"No, no, go on! The next stage was?"

"Well, when you have been deeply interested some time, then you begin to have experiences."

"Ah!"

"Don't shout, Frank."

"Did I shout? Never mind, Go on! You had experiences."

"Why go into details?"

"You must go on. You have said too much to stop. I insist upon hearing the experiences."

"Not if you ask for them in that way, Frank." Maude had a fine dignity of her own when she liked.

"Well, I don't insist. I beg you to have confidence in me, and tell me some of your experiences."

She leaned back in her armchair with her eyes half closed, and a quiet retrospective smile upon her face.

"Well, if you would really like to hear, Frank, as a proof of my confidence and trust, I will tell you. You will remember that I had not seen you at the time."

"I will make every excuse."

"I will tell you a single experience. It was my first of the sort, and stands out very clearly in my memory. It all came through my being left alone with a gentleman who was visiting my mother."

"Yes!"

"Well, we were alone in the room, you understand."

"Yes, yes, go on!"

"And he paid me many little compliments: kept saying how pretty I was, and that he had never seen a sweeter girl, and so on. You know what gentlemen would say?"

"And you?"

"Oh, I hardly answered him, but of course I was young and inexperienced, and I could not help being flattered and pleased at his words. I may have shown him what I felt, for he suddenly——"

"Kissed you!"

"Exactly. He kissed me. Don't walk up and down the room, dear. It fidgets me."

"All right. Go on. Don't stop. After this outrage what happened next?"

"You really want to know?"

"I must know. What did you do?"

"I am so sorry that I ever began, for I can see that it is exciting you. Light your pipe, dear, and let us talk of something else. It will only make you cross if I tell you the truth."

"I won't be cross. Go on. What did you do?"

"Well, Frank, since you insist—I kissed him back."

"You—you kissed him back!"

"You'll have Jemima up if you go on like that."

"You kissed him back!"

"Yes, dear; it may be wrong, but I did."

"Good God! why did you do that?"

"Well, I liked him."

"A dark man!"

"Yes, he was dark."

"Oh Maude! Maude! Well, don't stop. What then?"

"Then he kissed me several times."

"Of course he would, if you kissed him. What else could you expect? And then?"

"Oh Frank, I can't."

"Go on. I am ready for anything!"

"Well, do sit down, and don't run about the room. I am only agitating you."

"There, I am sitting. You can see that I am not agitated. For Heaven's sake, go on!"

"He asked me if I would sit upon his knee."

"Yek!"

Maude began to laugh.

"Why, Frank, you are croaking like a frog."

"I am glad you think it a laughing matter. Go on! Go on! You yielded to his very moderate and natural request. You sat upon his knee."

"Well, Frank, I did."

"Good heavens!"

"Don't be so excitable, dear. It was long before I ever saw you."

"You mean to sit there and tell me in cold blood that you sat upon this ruffian's knee!"

"What else could I do?"

"What could you do? You could have screamed, you could have rung the bell, you could have struck him—you could have risen in the dignity of your insulted womanhood and walked out of the room."

"It was not so easy for me to walk out of the room."

"He held you?"

"Yes, he held me."

"Oh, if I had been there!"

"And there was another reason."

"What was that?"

"Well, I wasn't very good at walking at that time. You see, I was only three years old."

Frank sat for a few minutes absorbing it.

"You little wretch!" he said at last.

"Oh you dear old goose! I feel so much better."

"You horror!"

"I had to get level with you over my forty predecessors. You old Bluebeard! But I did harrow you a little—didn't I?"

"Harrow me! I'm raw all over. It's a nightmare. Oh Maude, how could you have the heart?"

"Oh, it was lovely—beautiful!"

"It was dreadful."

"And how jealous you were! Oh, I *am* so glad!"

"I don't think," said Frank, as he put his arms round her, "that I ever quite realised before——"

And just then Jemima came in with the tray.

CONCERNING MRS. BEETON.

FRANK CROSSE had only been married some months when he first had occasion to suspect that his wife had some secret sorrow. There was a sadness and depression about her at times, for which he was unable to account. One Saturday afternoon he happened to come home earlier than he was expected, and entering her bedroom suddenly, he found her seated in the basket-chair in the window, with a large book upon her knees. Her face, as she looked up at him with a mixed expression of joy and of confusion, was stained by recent tears.

She threw the book hastily down upon the dressing-stand.

"Maude, you've been crying."

"No, Frank, no!"

"Oh Maude, you fibber! Remove those tears instantly." He knelt down beside her and helped. "Better now?"

"Yes, dearest, I am quite happy."

"Tears all gone?"

"Quite gone."

"Well, then, explain!"

"I didn't mean to tell you, Frank!" She gave the prettiest, most provocative little wriggles as her secret was drawn from her. "I wanted to do it without your knowing. I thought it would be a surprise for you. But I begin to understand now that my ambition was much too high. I am not clever enough for it. But it is disappointing all the same."

Frank took the bulky book off the table. It was Mrs. Beeton's *Book of Household Management.* The open page was headed, "General Observations on the Common Hog," and underneath was a single large tear-drop. It had fallen upon a woodcut of the Common Hog, in spite of which Frank solemnly kissed it, and turned Maude's trouble into laughter.

"Now you are all right again. I do hate to see you crying, though you never look more pretty. But tell me, dear, what was your ambition?"

"To know as much as any woman in England about housekeeping. To know as much as Mrs. Beeton. I wanted to master every page of it, from the first to the last."

"There are 1641 of them," said Frank, turning them over.

"I know. I felt that I should be quite old before I had finished. But the last part, you see, is all about wills, and bequests, and homœopathy, and things of that kind. We could do it later. It is the early part that I want to learn now—but it *is* so hard."

"But why do you wish to do it, Maude?"

"Because I want you to be as happy as Mr. Beeton."

"I'll bet I am."

"No, no, you can't be, Frank. It says somewhere here that the happiness and comfort of the husband depend upon the housekeeping of the wife. Mrs. Beeton must have been the finest housekeeper in the world. Therefore, Mr. Beeton must have been the happiest and most comfortable man. But why should Mr. Beeton be happier and more comfortable than my Frank? From the hour I read that I determined that he shouldn't be —and he won't be."

"And he isn't."

"Oh, you think so. But then you know nothing about it. You think it right because I do it. But if you were visiting Mrs. Beeton, you would soon see the difference."

"What an awkward trick you have of always sitting in a window," said Frank, after an interval. "I'll swear that the wise Mrs. Beeton never advocates that—with half a dozen other windows within point-blank range."

"Well, then, you shouldn't do it."

"Well, then, you shouldn't be so nice."

"You really still think that I am nice?"

"Fishing!"

"After all these months?

"Nicer and nicer every day."

"Not a bit tired?"

"You blessing! When I am tired of you, I shall be tired of life."

"How wonderful it all seems!"

"Does it not?"

"To think of that first day at the tennis-party. 'I hope you are not a very good player, Mr. Crosse!'—'No, Miss Selby, but I shall be happy to make one in a set.' That's how we began. And now!"

"Yes, it is wonderful."

"And at dinner afterwards. 'Do you like Irving's acting?'—'Yes, I think that he is a great genius. How formal and precise we were! And now I sit curling your hair in a bedroom window."

"It *does* seem funny. But I suppose, if you come to think of it, something of the same kind must have happened to one or two people before."

"But never quite like us."

"Oh no, never quite like us. But with a kind of family resemblance, you know. Married people do usually end by knowing each other a little better than on the first day they met."

"What *did* you think of me, Frank?"

"I've told you often."

"Well, tell me again."

"What's the use when you know?"

"But I like to hear."

"Well, it's just spoiling you."

"I love to be spoiled."

"Well, then, I thought to myself—If I can only have that woman for my own, I believe I will do something in life yet. And I also thought—If I don't get that woman for my own, I will never, never be the same man again."

"Really, Frank, the very first day you saw me?"

"Yes, the very first day."

"And then?"

"And then, day by day, and week by week, that feeling grew deeper and stronger, until at last you swallowed up all my other hopes, and ambitions, and interests. I hardly dare think, Maude, what would have happened to me if you had refused me."

She laughed aloud with delight.

"How sweet it is to hear you say so! And the wonderful thing is that you have never seemed disappointed. I always expected that some day after marriage—not immediately, perhaps, but at the end of a week or so—you would suddenly give a start, like those poor people who are hypnotised, and you would say, 'Why, I used to think that she was pretty! I used to think that she was sweet! How could I be so infatuated over a little, insignificant, ignorant, selfish, uninteresting——' O Frank, the neighbours will see you!"

"Well, then, you mustn't provoke me."

"What *will* Mrs. Potter think?"

"You should pull down the blinds before you make speeches of that sort."

"Now do sit quiet and be a good boy."

"Well, then, tell me what *you* thought."

"I thought you were a very good tennis-player."

"Anything else?"

"And you talked nicely."

"Did I? I never felt such a stick in my life. I was as nervous as a cat."

"That was so delightful. I do hate people who are very cool and assured. I saw that you were disturbed, and I even thought——"

"Yes?"

"Well, I thought that perhaps it was I who disturbed you."

"And you liked me?"

"I was very interested in you."

"Well, that is the blessed miracle which I can never get over. You, with your beauty, and your grace, and your rich father, and every young man at your feet, and I, a fellow with neither good looks, nor learning, nor prospects, nor——"

"Be quiet, sir! Yes, you shall! Now!"

"By Jove, there *is* old Mrs. Potter at the window! We've done it this time. Let us get back to serious conversation again."

"How did we leave it?"

"It was that hog, I believe. And then Mr. Beeton. But where does the hog come in? Why should you weep over him? And what are the Lady's Observations on the Common Hog?"

"Read them for yourself."

Frank read out aloud: "'The hog belongs to the order Mammalia, the genus *sus scrofa*, and the species *pachydermata*, or thick-skinned. Its generic characters are a long, flexible snout, forty-two teeth, cloven feet, furnished with four toes, and a tail, which is small, short, and twisted, while, in some varieties, this appendage is altogether wanting.'—But what on earth has all this to do with housekeeping?"

"That's what *I* want to know. It is so disheartening to have to remember such things. What does it matter if the hog *has* forty-two toes. And yet, if Mrs. Beeton knew it, one feels that one ought to know it also. If once I began to skip, there would be no end to it. But it really is such a splendid book in other ways. It doesn't matter what you want, you will find it here. Take the index anywhere. Cream. If you want cream, it's all there. Croup. If you want—I mean, if you don't want croup, it will teach you how not to get it. Crumpets—all about them. Crullers—I'm sure you don't know what a cruller is, Frank."

"No, I don't."

"Neither do I. But I could look it up and learn. Here it is—paragraph 2847. It is a sort of pancake, you see. That's how you learn things."

Frank Crosse took the book and dropped it. It fell with a sulky thud upon the floor.

"Nothing that it can teach you, dear, can ever make up to me if it makes you cry, and bothers you.—You bloated, pedantic thing!" he cried, in sudden fury, aiming a kick at the squat volume. "It is to you I owe all those sad, tired looks which I have seen upon my wife's face. I know my enemy now. You pompous, fussy old humbug, I'll kick the red cover off you!"

But Maude snatched it up, and gathered it to her bosom. "No, no, Frank, I don't know what I should do without it. You have no idea what a wise old book it is. Now, sit there on the footstool at my feet, and I will read to you."

"Do, dear; it's delightful."

"Sit quiet, then, and be good. Now listen to this pearl of wisdom: "As with the commander of an army, so it is with the mistress of a house. Her spirit will be seen through the whole establishment, and, just in proportion as she performs her duties thoroughly, so will her domestics follow in her path.'"

"From which it follows," said her husband, "that Jemima must be a perfect paragon."

"On the contrary, it explains all Jemima's shortcomings. Listen to this: 'Early rising is one of the most essential qualities. When a mistress is an early riser, it is almost certain that her house will be orderly and well managed.'"

"Well, you are down at nine—what more do you want?"

"At nine! I am sure that Mrs. Beeton was always up at six."

"I have my doubts about Mrs. B. Methinks the lady doth protest too much. I should not be very much surprised to learn that she had breakfast in bed every morning."

"O Frank! You have no reverence for anything."

"Let us have some more wisdom."

"'Frugality and Economy are home virtues without which no household can prosper. Dr. Johnson says, "Frugality may be termed—"' Oh, bother Dr. Johnson! Who cares for a man's opinion. Now, if it had been Mrs. Johnson——!"

"Johnson kept house for himself for years—and a queer job he made of it."

"So I should think." Maude tossed her pretty curls. "Mrs. Beeton is all right, but I will *not* be lectured by Dr. Johnson. Where was I? Oh yes—'We must always remember that to manage a little well, is a great merit in housekeeping.'"

"Hurrah! Down with the second vegetable! No pudding on fish days. *Vive la bière de Pilsen!*"

"What a noisy boy you are!"

"This book excites me. Anything more?"

"'Friendships should not be hastily formed, nor the heart given at once to every newcomer——'"

"Well, I should hope not! Don't let me catch you at it! You don't mind my cigarette? Has Mrs. Beeton a paragraph about smoking in bedrooms?"

"Such an enormity never occurred to her as a remote possibility. If she had known you, dear, she would have had to write an appendix to her book to meet all the new problems which you would suggest. Shall I go on?"

"Please do!"

"She next treats conversation. 'In conversation, trifling occurrences such as small disappointments, petty annoyances, and other everyday incidents, should never be mentioned to friends. If the mistress be a wife, never let a word in connection with her husband's failings pass her lips——'"

"By Jove, this book has more wisdom to the square inch than any work of man," cried Frank, in enthusiasm.

"I thought that would please you. 'Good temper should be cultivated by every mistress, as upon it the welfare of the household may be said to turn.'"

"Excellent!"

"'In starting a household, it is always best in the long run to get the very best articles of their kind.'"

"That is why I got you, Maude."

"Thank-you, sir. We have a dissertation then upon dress and fashion, another upon engaging domestics, another about daily duties, another about visiting, another about fresh air and exercise——"

"The most essential of any," cried Frank, jumping up, and pulling his wife by the arms out of her low wicker-chair. "There is just time for nine holes at golf before it is dark, if you will come exactly as you are.

But listen to this, young lady. If ever again I see you fretting or troubling yourself about your household affairs——"

"No, no, Frank, I won't!"

"Well, if you do, Mrs. Beeton goes into the kitchen fire. Now remember!"

"You are sure you don't envy Mr. Beeton?"

"I don't envy a man upon earth."

"Then why should I try to be Mrs. Beeton?"

"Why indeed!"

"O Frank, what a load off my mind! Those sixteen hundred pages have just lain upon it for months. Dear old boy! come on!"

And they clattered downstairs for their golf-clubs.

MR. SAMUEL PEPYS.

THERE were few things which Maude liked so much as a long winter evening when Frank and she dined together, and then sat beside the fire and made good cheer. It would be an exaggeration to say that she preferred it to a dance, but next to that supreme joy, and higher even than the theatre in her scale of pleasures, were those serene and intimate evenings when they talked at their will, and were silent at their will, with their home brightened by those little jokes and endearments and allusions which make up that inner domestic masonry which is close-tiled for ever to the

outsider. Five or six evenings a week, she with her sewing and Frank with his book, settled down to such enjoyment as men go to the ends of the earth to seek, while it awaits them, if they will but atune their souls to sympathy, beside their own hearthstones. Now and again their sweet calm would be broken by a ring at the bell, when some friend of Frank's would come round to pay them an evening visit. At the sound Maude would say "bother," and Frank something shorter and stronger, but, as the intruder appeared, they would both break into, "Well, really now it *was* good of you to drop in upon us in this homely way." Without such hypocrisy, the world would be a hard place to live in.

I may have mentioned somewhere that Frank had a catholic taste in literature. Upon a shelf in their bedroom—a relic of his bachelor days—there stood a small line of his intimate books, the books which filled all the chinks of his life when no new books were forthcoming. They were all volumes which he had read in his youth, and many times since, until they had become the very tie-beams of his mind. His tastes were healthy and obvious without being fine. Macaulay's *Essays,* Holmes' *Autocrat,* Gibbons' *History,* Jefferies' *Story of my Heart,* Carlyle's Life, Pepys' *Diary,* and Borrow's *Lavengro* were among his inner circle of literary friends. The sturdy East Anglian, half prize-fighter, half missionary, was a particular favourite of his, and so was the garrulous Secretary of the Navy. One day it struck him that it would be a pleasant thing to induce his wife to

share his enthusiasms, and he suggested that the evenings should be spent in reading selections from these old friends of his. Maude was delighted. If he had proposed to read the rig-vedas in the original Sanskrit, Maude would have listened with a smiling face. It is in such trifles that a woman's love is more than a man's.

That night Frank came downstairs with a thick well-thumbed volume in his hand.

"This is Mr. Pepys," said he solemnly.

"What a funny name!" cried Maude. "It makes me think of indigestion. Why? Oh yes, pepsine, of course."

"We shall take a dose of him every night after dinner to complete the resemblance. But seriously, dear, I think that now that we have taken up a course of reading, we should try to approach it in a grave spirit, and endeavour to realise—— Oh, I say, don't!"

"I *am* so sorry, dear! I do hope I didn't hurt you!"

"You did—considerably."

"It all came from my having the needle in my hand at the time—and you looked so solemn—and—well, I couldn't help it."

"Little wretch——!"

"No, dear; Jemima may come in any moment with the coffee. Now, do sit down and read about Mr. Pepys to me. And first of all, would you mind explaining all about the gentleman, from the beginning, and taking nothing for granted, just as if I had never heard of him before."

"I don't believe——"

"Never mind, sir! Be a good boy and do exactly what you are told. Now begin!"

"Well, Maude, Mr. Pepys was born——"

"What was his first name?"

"Samuel."

"Oh dear, I'm sure I should not have liked him."

"Well, it's too late to change that. He was born—I could see by looking, but it really doesn't matter, does it? He was born somewhere in sixteen hundred and something or other, and I forget what his father was."

"I must try to remember what you tell me."

"Well, it all amounts to this, that he got on very well in the world, that he became at last a high official of the navy in the time of Charles the Second, and that he died in fairly good circumstances, and left his library, which was a fine one, to one of the universities, I can't remember which."

"There is an accuracy about your information, Frank——"

"I know, dear, but it really does not matter. All this has nothing to do with the main question."

"Go on, then!"

"Well, this library was left as a kind of dust-catcher, as such libraries are, until one day, more than a hundred years after the old boy's death, some enterprising person seems to have examined his books, and he found a number of volumes of writing which were all in cipher, so that no one could make head or tail of them."

"Dear me, how very interesting!"

"Yes, it naturally excited curiosity. Why should a man write volumes of cipher? Imagine the labour of it! So someone set to work to solve the cipher. This was about the year 1820. After three years they succeeded."

"How in the world did they do it?"

"Well, they say that human ingenuity never yet invented a cipher which human ingenuity could not also solve. Anyhow, they did succeed. And when they had done so, and copied it all out clean, they found they had got hold of such a book as was never heard of before in the whole history of literature."

Maude laid her sewing on her lap, and looked across with her lips parted and her eyebrows raised.

"They found that it was an inner Diary of the life of this man, with all his impressions, and all his doings, and all his thoughts—not his ought-to-be thoughts, but his real, real thoughts, just as he thought them at the back of his soul. You see this man, and you know him very much better than his own wife knew him. It is not only that he tells of his daily doings, and gives us such an intimate picture of life in those days, as could by no other means have been conveyed, but it is as a piece of psychology that the thing is so valuable. Remember the dignity of the man, a high government official, an orator, a writer, a patron of learning, and here you have the other side, the little thoughts, the mean ideas which may lurk under a bewigged head, and behind a solemn countenance. Not that he is

worse than any of us. Not a bit. But he is frank. And that is why the book is really a consoling one, for every sinner who reads it can say to himself, 'Well, if this man who did so well, and was so esteemed, felt like this, it is no very great wonder that I do.'"

Maude looked at the fat brown book with curiosity. "Is it really all there?" she asked.

"No, dear, it will never all be published. A good deal of it is, I believe, quite impossible. And when he came to the impossible places, he doubled and trebled his cipher, so as to make sure that it should never be made out. But all that is usually published is here." Frank turned over the leaves, which were marked here and there with pencillings.

"Why are you smiling, Frank?"

"Only at his way of referring to his wife."

"Oh, he was married?"

"Yes, to a very charming girl. She must have been a sweet creature. He married her at fifteen on account of her beauty. He had a keen eye for beauty had old Pepys."

"Were they happy?"

"Oh yes, fairly so. She was only twenty-nine when she died!"

"Poor girl!"

"She was happy in her life—though he *did* blacken her eye once."

"Not really?"

"Yes, he did. And kicked the housemaid."

"Oh, the brute!"

"But on the whole he was a good husband. He had a few very good points about him."

"But how does he allude to his wife?"

"He has a trick of saying, 'my wife, poor wretch!'"

"Impertinent! Frank, you said to-night that other men think what this odious Mr. Pepys says. Yes, you did! Don't deny it! Does that mean that you always think of me as 'poor wretch'?"

"We have come along a little since then. But how these passages take you back to the homely life of those days!"

"Do read some."

"Well, listen to this, 'And then to bed without prayers, to-morrow being washing-day.' Fancy such a detail coming down to us through two centuries."

"Why no prayers?"

"I don't know. I suppose they had to get up early on washing-days, and so they wanted to go to sleep soon."

"I'm afraid, dear, you do the same without as good an excuse. Read another!"

"He goes to dine with someone—his uncle, I think. He says, 'An excellent dinner, but the venison pasty was palpable beef, which was not handsome.'"

"How beautiful! Mrs. Hunt Mortimer's sole last week was palpable plaice. Mr. Pepys is right. It was not handsome."

"Here's another grand entry: 'Talked with my wife

of the poorness and meanness of all that the people about us do, compared with what we do.' I daresay he was right, for they did things very well. When he dined out, he says that his host gave him 'the meanest dinner of beef, shoulder and umbles of venison, and a few pigeons, and all in the meanest manner that ever I did see, to the basest degree.'"

"What are umbles, dear?"

"I have no idea."

"Well, whatever they are, it sounds to me a very good dinner. People must have lived very well in those days."

"They habitually over-ate and over-drank themselves. But Pepys gives us the *menu* of one of his own entertainments. I've marked it somewhere. Yes, here it is. 'Fricassee of rabbits and chickens, a leg of mutton boiled, three carps in a dish, a great dish of a side of lamb, a dish of roasted pigeons, a dish of four lobsters, three tarts, a lamprey pie (a most rare pie!), a dish of anchovies, good wine of several sorts, and all things mighty noble and to my great content.'"

"Good gracious! I told you that I associated him with indigestion."

"He did them pretty well that time."

"Who cooked all this?"

"The wife helped in those days."

"No wonder she died at twenty-nine. Poor dear! What a splendid kitchen-range they must have had! I never understood before why they had such enormous

grates in the old days. Naturally, if you have six pigeons, and a lamprey, and a lobster, and a side of lamb, and a leg of mutton, and all these other things cooking at the same time, you would need a huge fire."

"The wonderful thing about Pepys," said Frank, looking thoughtfully over the pages, "is that he is capable of noting down the mean little impulses of human nature, which most men would be so ashamed of, that they would hasten to put them out of their mind. His occasional shabbiness in money matters, his jealousies, his envies, all his petty faults, which are despicable on account of their pettiness. Fancy any man writing this. He is describing how he visited a friend and was reading a book from his library. 'A very good book,' says he, 'especially one letter of advice to a courtier, most true and good, which made me once resolve to tear out the two leaves that it was writ in, but I forbore it.' Imagine recording such a vile thought."

"But what you have never explained to me yet, dear, or if you did, I didn't understand—you don't mind my being a little stupid, do you?—is, what object Mr. Pepys had in putting down all this in such a form that no one could read it."

"Well, you must bear in mind, dear, that he could read it himself. Besides, he was a fellow with a singularly methodical side to his mind. He was, for example, continually adding up how much money he had, or cataloguing and indexing his library, and so on. He liked to have everything shipshape. And so with his life, it

pleased him to have an exact record which he could turn to. And yet, after all, I don't know that that is a sufficient explanation."

"No, indeed, it is not. My experience of men——"

"*Your* experience, indeed!"

"Yes, sir, my experience of men—how rude you are, Frank!—tells me that they have funny little tricks and vanities which take the queerest shapes."

"Indeed! Have I any?"

"You—you are compounded of them. Not vanity—no, I don't mean that. But pride—you are as proud as Lucifer, and much too proud to show it. That is the most subtle form of pride. Oh yes, I know perfectly well what I mean. But in this man's case, it took the form of wishing to make a sensation after his death. He could not publish such a thing when he lived, could he?"

"Rather not."

"Well, then, he had to do it after his death. He had to write it in cipher, or else someone would have found him out during his lifetime. But, very likely, he left a key to the cipher, so that everyone might read it when he was gone, but the key and his directions were in some way lost."

"Well, it is very probable."

The fire had died down, so Maude slipped off her chair, and sat on the black fur rug, with her back against Frank's knees. "Now, dear, read away?" said she.

But the lamp shone down upon her dainty head,

and it gleamed upon her white neck, and upon the fluffy, capricious, untidy, adorable, little curlets, which broke out along the edges of the gathered strands of her chestnut hair. And so, after the fashion of men, his thoughts flew away from Mr. Pepys and the seventeenth century, and all that is lofty and instructive, and could fix upon nothing except those dear little wandering tendrils, and the white column on which they twined. Alas, that so small a thing can bring the human mind from its empyrean flights! Alas, that vague emotions can drag down the sovereign intellect! Alas, that even for an hour, a man should prefer the material to the spiritual!

But the man who doesn't misses a good deal.

A VISIT TO MR. SAMUEL PEPYS.

THERE are several unjustifiable extravagances which every normal man commits. There are also several unjustifiable economies. Among others, there is that absurd eagerness to save the striking of a second match, which occasions so many burned fingers, and such picturesque language. And again, there is the desire to compress a telegraphic message into the minimum sixpennyworth, and so send an ambiguous and cryptic sentence, when sevenpence would have made it as clear -- light. We all tend to be stylists in our telegrams.

A week after the conversation about Mr. Pepys, when

some progress had been made with the reading of the *Diary,* Maude received the following wire from Frank—

"Mrs. Crosse. Woking.—Pepys buttered toast suède gloves four Monument wait late."

As a sixpennyworth it was a success, but as a message it seemed to leave something to be desired. Maude puzzled over it, and tried every possible combination of the words. The nearest approach to sense was when it was divided in this way—

Pepys—buttered toast—suède gloves—four—Monument, wait late.

She wrote it out in this form, and took it section by section. "Pepys," that was unintelligible. "Buttered toast," no sense in that. "Suède gloves," yes, she had told Frank that when she came to town, she would buy some suède gloves at a certain shop in the City, where she could get a kind for three and threepence a pair which would cost her three and ninepence in Woking. Maude was so conscientiously economical, that she was always prepared to spend two shillings in railway-fares to reach a spot where a sixpence was to be saved, and to lavish her nerve and energy freely in the venture. Here, then, in the suède gloves, was a central point of light. And then her heart bounded with joy, as she realised that the last part could only mean that she was to meet Frank at the Monument at four, and that she was to wait for him if he were late.

So, now, returning to the opening of the message,

with the light which shone from the ending, she realised that buttered toast might refer to a queer little City hostel, remarkable for that luxury, where Frank had already taken her twice to tea. And so leaving Mr. Pepys to explain himself later, Maude gave hurried orders to Jemima and the cook, and dashed upstairs to put on her new fawn-coloured walking-dress—a garment which filled her with an extraordinary mixture of delight and remorse, for it was very smart, cost seven guineas, and had not yet been paid for.

The rendezvous was evidently a sudden thought upon the part of Frank, for he had left very little time for her to reach the trysting-place. However, she was fortunate in catching a train to Waterloo, and another thence to the City, and so reached the Monument at five minutes to four. The hour was just striking when Frank, with his well-brushed top-hat and immaculate business frock-coat, came rushing from the direction of King William Street. Maude held out her hand and he shook it, and then they both laughed at the formality.

"I am so glad you were able to come, dearest. How you do brighten up the old City!"

"Do I? I felt quite lonely until you came. Nothing but droves of men—and all staring."

"It's your dress."

"Oh, thank-you, sir!"

"Entirely that pretty brown——"

"Brown! Fawn colour."

"Well, that's brown. Anyhow, it looks charming.

And so do you—by Jove you do, Maude! Come this way!"

"Where are we going?"

"By underground. Here we are.—Two second singles, Mark Lane, please!—No, that's for the west-end trains. Down here! Next train, the man says."

They were in the mephitic cellar, with the two long wooden platforms where the subterranean trains land or load their freights. A strangling gas tickled their throats and set them coughing. It was all dank and dark and gloomy. But little youth and love care for that! They were bubbling over with the happiness of this abnormal meeting. Both talked together in their delight, and Maude patted Frank's sleeve with every remark. They could even illuminate all that was around them, by the beauty and brightness of their own love. It went the length of open praise for their abominable surroundings.

"Isn't it grand and solemn?" said Maude. "Look at the black shadows."

"When they come to excavate all this some thousands of years hence, they will think it was constructed by a race of giants," Frank answered. "The modern works for the benefit of the community are really far greater than those which sprang from the caprice of kings. The London and North-Western Railway is an infinitely grander thing than the pyramids. Look at the two headlights in the dark!"

Two sullen crimson discs glowed in the black arch of the tunnel. With a menacing and sinister speed, they

grew and grew until roaring they sprang out of the darkness, and the long, dingy train, with a whining of brakes, drew up at the platform.

"Here's one nearly empty," said Frank, with his hand on the handle.

"Don't you think——" said Maude.

"Yes, I do," cried Frank.

And they got into one which was quite empty. For the underground railway is blessed as regards privacy above all other lines, and where could a loving couple be more happy, who have been torn apart by cruel fate for seven long hours or so? It was with a groan that Frank remarked that they had reached Mark Lane.

"Bother!" said Maude, and wondered if there were any shop near where she could buy hair-pins. As every lady knows, or will know, there is a very intimate connection between hair-pins and a loving husband.

"Now, Frank, about your telegram——"

"All right, dear. Come along where I lead you, and you will understand all about it."

They passed out of Mark Lane Station and down a steep and narrow street to the right. At the bottom lay an old smoke-stained church with a square tower, and a small open churchyard beside it.

"That's the church of Saint Olave," said Frank. "We are going into it."

He pushed open a folding oaken door, and they found themselves inside it. Rows of modern seats filled the body of it, but the walls and windows gave an im-

pression of great antiquity. The stained glass—especially that which surmounted the altar—contained those rich satisfying purples and deep, deep crimsons which only go with age. It was a bright and yet a mellow light, falling in patches of vivid colour upon the brown woodwork and the grey floors. Here and there upon the walls were marble inscriptions in the Latin tongue, with pompous allegorical figures with trumpets, for our ancestors blew them in stone as well as in epitaphs over their tombs. They loved to die, as they had lived, with dignity and with affectation. White statues glimmered in the shadows of the corners. As Frank and his wife passed down the side aisle, their steps clanged through the empty and silent church.

"Here he is!" said Frank, and faced to the wall.

He was looking up at the modern representation of a gentleman in a full and curly wig. It was a well-rounded and comely face, with shrewd eyes and a sensitive mouth. The face of a man of affairs, and a good fellow, with just that saving touch of sensuality about it which makes an expression human and lovable. Underneath was printed—

SAMUEL PEPYS
Erected by public subscription
1883.

"Oh, isn't he nice?" said Maude.

"He's not a bad-looking chap, is he?"

"I don't believe that man ever could have struck his wife or kicked the maid."

"That's calling him a liar."

"Oh dear, I forgot that he said so himself. Then I suppose he must have done it. What a pity it seems."

"Cheer up! We must say what the old heathen lady said when they read the gospels to her."

"What did she say?"

"She said, 'Well, it was a long time ago, and we'll hope that it wasn't true!'"

"O Frank, how can you tell such stories in a church. Do you really suppose that Mr. Pepys is in that wall?"

"I presume that the monument marks the grave."

"There's a little bit of plaster loose. Do you think I might take it?"

"It isn't quite the thing."

"But it can't matter, and it isn't wrong, and we are quite alone." She picked off the little flake of plaster, and her heart sprung into her mouth as she did so, for there came an indignant snort from her very elbow, and there was a queer little smoke-dried, black-dressed person who seemed to have risen, like the Eastern genii or a modern genius, in a single instant. A pair of black list slippers explained the silence of his approach.

"Put that back, young lady," said he severely.

Poor Maude held out her guilty relic on the palm of her hand. "I am so sorry," said she. "I am afraid I cannot put it back."

"We'll 'ave the 'ole church picked to pieces at this rate," said the clerk. "You shouldn't 'ave done it, and it was very wrong." He snorted and shook his head.

"It's of no consequence," said Frank. "The plaster was hanging, and must have fallen in any case. Don't make a fuss about a trifle."

The clerk looked at the young gentleman and saw defiance in one of his eyes and half a crown in the other.

"Well, well!" he grumbled. "It shows as the young lady takes an interest, and that's more than most. Why, sir, if you'll believe me, there's not one in a hundred that comes to this church that ever 'eard of Pepys. 'Pepys!' says they. ''Oo's Pepys?' 'The Diarist,' says I. 'Diarist!' says they, 'wot's a Diarist?' I could sit down sometimes an' cry. But maybe, miss, you thought as you were picking that plaster off 'is grave?"

"Yes, I thought so."

The clerk chuckled.

"Well, it ain't so. I'll tell you where 'e really lies, if you'll promise you won't pick another chunk off that. Well, then, it's there—beside the communion. I saw 'im lyin' there with these very eyes, and 'is wife in the coffin beneath 'im."

"You saw him!"

"Yes, sir, I saw 'im, an' that's more than any livin' man could say, for there were only four of us, and the other three are as dead as Pepys by now."

"Oh do tell us about it!" cried Maude.

"Well, it was like this, miss. We 'ad to examine to see 'ow much room there was down there, and so we came upon them."

"And what did you see?"

"Well, miss, 'is coffin lay above, and 'is wife's below, as might be expected, seeing that she died thirty years or so before 'im. The coffins was very much broken, an' we could see 'im as clear as I can see you. When we first looked in I saw 'im lying quite plain—a short thick figure of a man—with 'is 'ands across 'is chest. And then, just as we looked at 'im, 'e crumbled in, as you might say, across 'is breast bone, an' just quietly settled down into a 'uddle of dust. It's a way they 'as when the fresh air strikes 'em. An' she the same, an' 'is dust just fell through the chinks o' the wood and mixed itself with 'ers."

"O Frank!" Maude's ready tears sprang to her eyes. She put her hand upon her husband's and was surprised to find how cold it was. Women never realise that the male sex is the more sensitive. He had not said, "O Maude!" because he could not.

"They used some powder like pepper for embalmin' in those days," said the clerk. "And the vicar—it was in old Bellamy's time—'e took a sniff into the grave, an' 'e sneezed an' sneezed till we thought we should 'ave to fetch a doctor. 'Ave you seen Mrs. Pepys' tomb?"

"No, we have only just come."

"That's it on the left of the communion."

"With the woman leaning forward?"

"Yes, sir. That's Mrs. Pepys herself."

It was an arch laughing face, the face of a quite young woman; the sculptor had depicted her as leaning

forward in an animated and natural attitude. Below was engraved—

Obiit
X° Novembris
Ætatis 29
Conjugii 15
Anno Domini 1669.

"Poor dear!" whispered Maude.

"It was hard that she should die just as her husband was becoming famous and successful," said Frank. "She who had washed his shirts, and made up the coal fires, when they lived in a garret together. What a pity that she could not have a good time!"

"Ah well, if she loved him, dear, she had a good time in the garret."

Maude was leaning forward with her face raised to look at the bust of the dead woman, which also leaned forward as if to look down upon her. A pair of marble skulls flanked the lady's grave. A red glow from the evening sun struck through a side-window and bathed the whole group in its ruddy light. As Frank, standing back in the shadow, ran his eyes from the face of the dead young wife to that of his own sweet, girlish bride, with those sinister skulls between, there came over him like a wave, a realisation of the horror which lies in things, the grim close of the passing pageant, the black gloom, which swallows up the never-ending stream of life. Will the spirit wear better than the body; and if

not, what infernal practical joke is this to which we are subjected!

"It will. It must," he said.

"Why, Frank—Frank dear, what *is* the matter? You are quite pale."

"Come out into the air, Maude. I have had enough of this stuffy old church."

"Stuffy!" said the clerk. "Well, we've 'ad the Lord Mayor 'ere at least once a year, an' 'e never found it stuffy. A cleaner, fresher church you won't find in the city of London. It's 'ad its day, I'll allow. There was a time—and I can remember it—when folk used to spend their money where they made it, and the plate would be full of paper and gold, where now we find it 'ard enough to get coppers. That was fifty year ago, when I was a young clerk. You might not think it, but I've seen a Lord Mayor, a past Lord Mayor, and a Lord Mayor elect of the city of London, all sitting on one bench in this very church. And *you* call it stuffy!"

Frank soothed the wounded feelings of the old clerk, and explained that by stuffy he meant interesting. He also shook hands with him in a peculiar way as he held his palm upturned in the small of his back. Then Maude and he retraced their steps up the narrow street which is called Seething Lane.

"Poor old boy! What was it, then?" asked Maude, looking up with her sympathetic eyes. It is at such moments that a man realises what the companionship of women means. The clouds melted before the sun.

"What an ass I was! I began to think of all sorts of horrible things. Never mind, Maude! We are out for a holiday. Hang the future! Let us live in the present."

"I always do," said Maude, and she spoke for her sex.

"Well, what now? Buttered toast or *suède* gloves?"

"Business first!" said Maude primly, and so proceeded to save her sixpence on the gloves. As she was tempted, however ("such a civil obliging shopman, Frank!"), to buy four yards of so-called Astrakhan trimming, a frill of torchon lace, six dear little festooned handkerchiefs, and four pairs of open-work stockings—none of which were contemplated when she entered the shop—her sixpenny saving was not as brilliant a piece of finance as she imagined.

And then they finished their excursion in the dark, wainscotted, low-ceilinged coffee-room of an old-fashioned inn, once the mother of many coaches, and now barren and deserted, but with a strange cunning in the matter of buttered toast which had come down from more prosperous days. It was a new waiter who served them, and he imagined them to be lovers and scented an intrigue; but when they called for a second plate of toast and a jug of boiling water, he recognised the healthy appetite of the married. And then, instead of going home like a good little couple, Maude suddenly got it into her head that it would cheer away the last traces of Frank's gloom if they went to see "Charley's Aunt" at the Globe. So they loitered and shopped for a couple of hours, and then squeezed into the back of the pit;

and wedged in among honest, hearty folk who were not ashamed to show their emotions, they laughed until they were tired. And so home, as their friend Pepys would have said, after such a day as comes into the memory, shining golden among the drab, when old folk look back, and think of the dear dead past. May you and I, reader, if ever we also come to sit in our final arm-chairs in the chimney corners, have many such to which our minds may turn, sweet and innocent and fragrant, to cheer us in those darksome hours to come.

TROUBLE.

One evening Frank came home with a clouded face. His wife said nothing, but after dinner she sat on a footstool beside his chair and waited. She knew that if it were for the best, he would tell her everything, and she had confidence enough in his judgment to acquiesce in his silence if he thought it best to be silent. As a matter of fact, it was just this telling her which made his trouble hard to bear. And yet he thought it wiser to tell.

"I've had something to worry me, dear."

"Poor old boy, I know you have. What was it?"

"Why should I bother you with it?"

"A nice wife I should be, if I shared all your joys and none of your sorrows! Anyhow, I had rather share sorrow with you than joy with anyone else." She

snuggled her head up against his knee. "Tell me about it, Frank."

"You remember my telling you just before our marriage that I was surety for a man?"

"I remember perfectly well."

"His name was Farintosh. He was an insurance-agent, and I became surety for him in order to save his situation."

"Yes, dear, it was so noble of you."

"Well, Maude, he was on the platform this morning, and when he saw me, he turned on his heel and hurried out of the station. I read guilt in his eyes. I am sure that his accounts are wrong again."

"Oh, what an ungrateful wretch!"

"Poor devil, I daresay he has had a bad time. But I was a fool not to draw out of that. It was all very well when I was a bachelor. But here I am as a married man faced with an indefinite liability and nothing to meet it with. I don't know what is to become of us, Maude."

"How much is it, dearest?"

"I don't know. That is the worst of it."

"But surely your own office would not be so hard upon you?"

"It is not my own office. It is another office—the Hotspur."

"Oh dear! What have you done about it, Frank?"

"I called at their office in my lunch-hour, and I requested them to send down an accountant to examine

Farintosh's books. He will be here to-morrow morning, and I have leave of absence for the day."

And so they were to spend an evening and a night without knowing whether they were merely crippled or absolutely ruined. Frank's nature was really a very proud one, and the thought of failing in his engagements wounded his self-respect most deeply. His nerves winced and quivered before it. But her sweet, strong soul rose high above all fear, and bore him up with her, into the serenity of love and trust and confidence. The really precious things, the things of the spirit, were permanent, and could not be lost. What matter if they lived in an eight-roomed villa, or in a tent out on the heath? What matter if they had two servants, or if she worked for him herself? All this was the merest trifle, the outside of life. But the intimate things, their love, their trust, their pleasures of mind and soul, these could not be taken away from them while they had life to enjoy them. And so she soothed Frank with sweet caresses and gentle words, until this night of gloom had turned to the most beautiful of all his life, and he had learned to bless the misfortune which had taught him to know the serene courage and the whole-hearted devotion which can only be felt, like the scent of a fragrant leaf, when Fate gives us a crush between its iron fingers.

Shortly after breakfast Mr. Wingfield, the accountant from London, arrived—a tall, gentlemanly man, with a formal manner.

"I'm sorry about this business, Mr. Crosse," said he.

Frank made a grimace. "It can't be helped."

"We will hope that the amount is not very serious. We have warned Mr. Farintosh that his books will be inspected to-day. When you are ready we shall go round."

The agent lived in a side-street not far off. A brass plate, outside a small brick house, marked it out from the line of other small brick houses. A sad-faced woman opened the door, and Farintosh himself, haggard and white, was seated among his ledgers in the little front room. A glance at the man's helpless face turned all Frank's resentment to pity.

They sat down at the table, the accountant in the centre, Farintosh on the right, and Frank on the left. There was no talk save an occasional abrupt question and answer. For two hours the swish and rustle of the great blue pages of the ledgers were the chief sound, with the scratching of Mr. Wingfield's pen as he totalled up long columns of figures. Frank's heart turned to water as he saw the huge sums which had passed through this man's hands. How much had remained there? His whole future depended upon the answer to that question. How prosaic and undramatic are the moments in which a modern career is made or marred! In this obscure battlefield, the squire no longer receives his accolade in public for his work well done, nor do we see the butcher's cleaver as it hacks off the knightly spurs, but failure and success come strangely and stealthily, determined by trifles, and devoid of dignity.

Here was the crisis of Frank's young life, in this mean front room, amongst the almanacs and the account-books.

"Can I rely upon these figures?" asked Wingfield at last.

"You can, sir."

"In that case I congratulate you, Mr. Crosse. I can only find a deficiency of fifty pounds."

Only enough to swallow the whole of their little savings, which they had carefully invested! However, it was good news, and Frank shook the proffered hand of the accountant.

"I will stay for another hour to check these figures," said Wingfield. "But there is no need to detain you."

"You will come round and lunch with us?"

"With pleasure."

"*Au revoir,* then." Frank ran all the way home, and burst in upon his wife. "It is not so very bad, dear—only fifty pounds." They danced about in their joy like two children.

But Wingfield came to his lunch with a solemn face.

"I am very sorry to disappoint you," he said, "but the matter is more serious than I thought. We have entered some sums as unpaid which he has really received, but the receipts for which he has held back. They amount to another hundred pounds."

Maude felt inclined to cry as she glanced at Frank, and saw his resolute effort to look unconcerned.

"Then it's a hundred and fifty."

"Certainly not less. I have marked the items down upon this paper for your inspection."

Frank glanced his practised eyes over the results of the accountant's morning's work.

"You have credited him with a hundred and twenty pounds in the bank, I see."

"Yes, his bank-book shows a balance of that amount."

"When was it made out?"

"Last Saturday."

"He may have drawn it since then."

"It is certainly possible."

"We might go round after lunch and make sure."

"Very good."

"And in any case, as it is the Company's money, don't you think we had better take it out of his hands?"

"Yes, I think you are right."

It was a miserable meal, and they were all glad when it was finished. Maude drew Frank into the other room before he started.

"I could not let you go without *that,* dearest. Keep a brave heart, my own laddie, for I know so well that we shall come through it all right."

So Frank set out with a higher courage, and they both returned to the agent's house. His white face turned a shade whiter when he understood their errand.

"Is this necessary, Mr. Wingfield?" he pleaded. "Won't you take my word for this money?"

"I am sorry to have to say it, sir, but we have trusted in your word too often."

"But the money is there, I swear it."

"It is the Company's money, and we must have it."

"It will ruin my credit locally if I draw out my whole account under compulsion."

"Then let him keep ten pounds in," said Frank.

Farintosh agreed with an ill grace to the compromise, and they all started off for the bank. When they reached the door the agent turned upon them with an appealing face.

"Don't come in with me, gentlemen. I could never hold up my head again."

"It is for Mr. Crosse to decide."

"I don't want to be unreasonable, Farintosh. Go in alone and draw the money."

They could never understand why he begged for that extra five minutes. Perhaps it was that he had some mad hope of persuading the bank manager to allow him to overdraw to that amount. If so, the refusal was a curt one, for he reappeared with a ghastly face and walked up to Frank.

"I may as well confess to you, Mr. Crosse, I have nothing in the bank."

Frank whistled and turned upon his heel. He could not by reproaches add to the wretched man's humiliation. After all, he had himself to blame. He had incurred a risk with his eyes open, and he was not the man to whine now that the thing had gone against him. Wingfield walked home with him and murmured some words of sympathy. At the gate the accountant left him and went on to the station.

So their liability had risen from fifty to two hundred and seventy pounds. Even Maude was for an instant daunted by the sum. The sale of their furniture would hardly meet it. It was the blackest hour of their lives, and yet, always a strange sweet undercurrent of joy was running through it, for it is only sorrow, fairly shared and bravely borne, which can weld two human souls together.

Dinner was over when there came a ring at the bell.

"If you please, sir, Mr. Farintosh would like to see you," said the maid Jemima.

"Show him in here."

"Don't you think, Frank, that I had better go?"

"No, I don't. I never asked him to come. If he comes, let him face us both. I have not made much of my dealings with him alone."

He was shown in, downcast, shifty-eyed, and ill at ease. He laid his hat upon the floor, and crept humbly towards the chair which Frank pushed towards him.

"Well, Farintosh?"

"Well, Mr. Crosse, I have come round to tell you, and you too, missus, the sorrow I feel that I have brought this trouble upon you. I hoped all would have gone right after that last time, but I've had to pay up back debts, and that's what has put me wrong. I've never had what one may call a fair chance. But I'm really sorry, sir, that you who have, as one might say, befriended me, should have to suffer for it in this way."

"Words won't mend it, Farintosh. I only blame you for not coming to me when first things began to go wrong."

"Well, sir, I was always hoping that I could turn them right again, so as you wouldn't need to be troubled at all. And so it went from bad to worse until we find ourselves here. But what I wanted to ask you, Mr. Crosse, was what you meant to do about it?"

Frank writhed before this home question.

"Well, I suppose I am responsible," said he.

"You mean to pay the money, sir?"

"Well, somebody must pay it."

"Do you remember the wording of the bond, Mr. Crosse?"

"Not the exact wording."

"Well, sir, I should advise you to get your lawyer to read it. In my opinion, sir, you are not liable at all."

"Not liable!" Frank felt as if his heart had turned suddenly from a round-shot to an air-balloon. "Why not liable?"

"You were a little slapdashy, if one might say so, in matters of business, sir, and perhaps you read that bond less carefully than I did. There was a clause in it by which the Company agreed frequently and periodically to audit my accounts, so as to prevent your liability being at any time a very high one."

"So there was!" cried Frank. "Well, didn't they?"

"No, sir, they didn't."

"By Jove—Maude, do you hear that?—if that is right, they brought their own misfortunes upon themselves. Do you mean to say they never audited you?"

"Yes, sir, they did so four times."

"In how long?"

"In fourteen months."

The air-balloon was gone and the cannon-ball back in its place once more.

"That will be held to exonerate them."

"No, sir, I think not. 'Frequently and periodically' does not mean four times in fourteen months."

"A jury might take it so."

"Consider, sir, that the object was that your liability should be limited. Thousands of pounds were passing through my hands in that time, and therefore these four audits were, as one might say, insufficient for the object of the bond."

"So I think," cried Maude, with conviction. "Frank, we'll have the best advice upon the subject to-morrow."

"And meanwhile, Mr. Crosse," said Farintosh, rising from his chair, "I am your witness, whether the Company prosecutes me or not. And I hope that this will be some humble atonement for the trouble that I have brought you."

And so a first rift of light began to shine in the dark place. But it was not broadened by the letter which he found waiting upon his breakfast-table—

Re Farintosh's Accounts.

HOTSPUR INSURANCE OFFICE.

DEAR SIR,—On arriving in London I came here at once, and checked Farintosh's accounts from the books of the head office. I am sorry to say that I find a

further discrepancy of seventy pounds. I am able, however, to assure you that we have now touched bottom. The total amount is three hundred and forty pounds, and a cheque for that sum at your early convenience would oblige us, as we are anxious to bring so unpleasant a business to a conclusion.—Yours truly,

JAMES WINGFIELD.

To which Frank and Maude in collaboration—

DEAR SIR,—I note your claim for £340 on account of the affairs of your agent Farintosh. I am advised, however, that there have been certain irregularities in the matter, about which I must make some investigation before paying the claim.—Yours truly,

FRANK CROSSE.

To which the Hotspur Insurance Office—

SIR,—Had your letter been a plea for more time to fulfil your engagement, we should have been content to wait; but since you appear disposed to dispute your liability, we have no alternative but to take immediate steps to enforce payment.—yours truly,

JOHN WATERS, *Secretary*.

To which Frank and Maude—

SIR,—My solicitor, A. C. R. Owen, of 14 Shirley Lane, E.C., will be happy to accept service.

Which is the correct legal English for "You may go to the devil!"

But this is an anticipation. In the meantime, having received the original letter and answered it, Frank went up to town as usual, while Maude played the more difficult part of waiting quietly at home. In his lunch-hour Frank went to see his friend and solicitor, who in turn obtained leave to see the bond, and came back with a grave face.

"You have a case," said he, "but by no means a certainty. It all depends upon how the judge might read the document. I think that it would strengthen our case very materially if we had counsel's opinion. I'll copy the bond and show it to Manners, and have his opinion before you go back to-night."

So Frank went round again after office-hours, and found Owen waiting in very low spirits, for their relations were closer than those of mere solicitor and client.

"Very sorry," said he.

"Opinion against us."

"Dead against us."

Frank tried to look as if he didn't mind.

"Let me see it."

It was a long blue document with the heading, "The Hotspur Insurance Company, Limited, *v.* Frank Crosse."

"I have perused the case submitted to me, and the papers accompanying the same," said the learned counsel, "and in my opininon the Hotspur Insurance Company, Limited, are entitled to recover from Mr. Crosse under his guarantee, the sum of £340, being monies received by Mr. Farintosh, and not paid over by him to the said

Company." There was a great deal more, but it was anticlimax.

"Well, what shall we do?" asked Frank helplessly. The British law makes one feel so.

"Well, I should stand out, if I were you. There is certainly a chance."

"Look here, old chap," said Frank, "I may as well be honest with you. If this thing goes against me, I am stony broke. I don't know where your costs are coming from."

"Don't bother about that," said Owen kindly. "After all, Manners is not infallible. Let us have Holland, and see what he can make of it."

So twenty-four hours later Frank found Owen radiant with another opinion in his hand.

"Dead for us this time. Look here!"

And he read out, "I have carefully considered the case submitted to me for my opinion, and the documents sent therewith. In my opinion the Hotspur Insurance Company, Limited, are not entitled to recover against Mr. Crosse the sum claimed by them or any part thereof, as there has been a breach on their part of an essential condition of the guarantee." "He reads 'frequently and periodically' as we do," continued Owen, glancing over the long document, "and he is very clear as to our case."

"Suppose we have another, and try the best of three," said Frank.

"It's too expensive a game. No, Holland is a sound

man, and his opinion would weigh with any judge. I think we have enough to go on with."

"And you think it is safe?"

"No, no, nothing is ever safe in the law. But we can make a fight of it now."

And now Frank was to learn what it meant to be entangled in an intricate clumsy old machine, incredibly cumbrous and at the same time incredibly powerful, jolting along with its absurd forms and abominable English towards an end which might or might not be just, but was most certainly ruinously expensive. The game began by a direct letter from the Queen, of all people, an honour which Frank had never aspired to before, and certainly never did again.

Victoria, by the grace of God, of the United Kingdom of Great Britain and Ireland, Queen, Defender of the Faith, remarked abruptly to Frank Crosse of Woking, in the county of Surrey, "We command you that within eight days of the service of this writ on you, inclusive of the day of such service, you cause an appearance to be entered for you in an action at the suit of the Hotspur Insurance Company, Limited." If he didn't do so, Her Majesty remarked that several very unpleasant things might occur, and Hardinge Stanley, Earl of Halsbury, corroborated Her Majesty. Maude was frightened to death when she saw the document, and felt as if unawares they must have butted up against the British Constitution, but Owen explained that it was only a little

legal firework, which meant that there might be some trouble later.

"Well, at anyrate," said Frank, "it means that in eight days it will all be over."

Owen laughed heartily at the remark.

"It means," said he, "that in eight days we must promise that at some future date we will begin to make preparations for something to happen in the future. That is about the meaning of it. All you can do now is to be perfectly philosophic, and leave the rest to me."

But how is a man with a capital of fifty pounds going to be philosophic when he is fighting an opponent whose assets, as a certain hoarding near Clapham Junction told him every morning, exceeded three millions of pounds. He treated it lightly to Maude, and she to him, but each suffered horribly, and each was well aware of the other's real feelings. Sometimes there was a lull, and they could almost believe that the whole thing was over. And then the old machine gave a creak, and the rusty cog-wheels took one more turn, and they both felt the horrid thing which held them.

First of all, they had to enter appearances, which meant that they would dispute the action. Then the other side had to make an affidavit verifying their claim. Then a Master had to pronounce whether the action should be treated offhand, or whether he would listen to what they had to say about it. He decided to listen to what was to be said. Then each side claimed to see the other's documents, "discovery" they called it,

as if the documents were concealed, and they had to hunt for them stealthily with lanterns. Then each made remarks about the other's documents, and claimed to see the remarks so made. Then the lawyers of the Company made a statement of their claim, and when she read it Maude burst into tears, and said that it was all over, and they must make the best of it, and she should never forgive herself for that new dress in the spring. And then Frank's lawyer drew up a defence, and when Frank heard it, he said, "Why, what a silly business it seems! They have not got a leg to stand upon." And so, after all these flourishes and prancings, the two parties did actually begin to show signs of coming to a hearing after all, and a day was fixed for the trial. By a coincidence it was Frank's birthday. "There's a good omen!" cried Maude.

The first herald of the approaching conflict was a seedy person, who thrust a paper into Frank's hand as he emerged from The Lindens in the morning. It was another letter from Her Majesty, in which sub pœnâ (Her Majesty has not a gracious way of putting things in these documents), Mr. Frank Crosse had "to attend at the Royal Courts of Justice, Strand, at the sittings of the Queen's Bench Division of our High Court of Justice, to give evidence on behalf of the Hotspur Company."

This seemed to Frank to be a most unexpected and fearsome stroke, but Owen simply laughed.

"That is mere bluff," said he. "It makes me think that they are weakening. They want to frighten you."

"They did," said Frank.

"Two can play at that game. We must keep a bold front."

"What do you mean to do?"

"To subpœna all their crowd."

"Capital!" cried Frank. So a clerk was sent across to the Hotspur office with a whole bundle of subpœnas, and served them liberally out. And in two days' time was the day of battle.

A RESCUE.

As the day fixed for the hearing drew near, Ruin lived with them by day and slept with them by night. Its dark shadow covered their lives, and they moved in the gloom of its presence. If the trial went against them, and Owen in his most hopeful moods did not disguise from them that it might, they would have to pay the double costs as well as the original claim. All that they possessed would not cover it. On the other hand, if they won, this rich Company might carry the matter to a higher Appeal Court, and so involve them in a fresh succession of anxieties and expenses. Do what they would, there was always danger. Frank said little, and he slept little also.

One night, just before the trial, Wingfield, the accountant of the Society, came down to Woking. He had managed the case all through for the directors. His visit was a sort of ultimatum.

"We are still ready to pay our own law-costs," said he, "if you will allow the original claim."

"I can't do that," said Frank doggedly.

"The costs are piling up at a furious rate, and someone will have to pay them."

"I hope that it will be you."

"Well, don't say afterwards that I did not warn you. My dear Crosse, I assure you that you are being misled, and that you have not really got a leg to stand upon."

"That's what the trial is about," said Frank.

He kept a bold face to the enemy, but after Wingfield's departure, Maude saw that his confidence was greatly shaken.

"He seemed very sure of their case," said he. "He would not speak like that if he did not know."

But Maude took quite another view.

"If they know that they can recover their money in court, why should they send Mr. Wingfield down in this way."

"He is such a good chap—he wants to save us expense."

Maude was less trusting.

"He is doing the best for his own side," said she. "It is his duty, and we can't blame him. But if he thought it best to get behind his own lawyers and come down here, then he must have some doubts about going into court. Perhaps he would be willing to consider some compromise."

But Frank only shook his head.

"We have drawn the cork, and we must drink the wine," said he. "We have gone too far to stop. Any compromise which they would accept would be as much out of our power to pay as the whole sum would be, and so we may just as well see it through." But for once Maude did not take his opinion as final, but lay awake all night and thought it over. She had determined to begin acting upon her own account, and she was so eager to try what she could do that she lay longing for the morning to break. When she came down to breakfast, her plan of campaign was formed.

"I am coming up to town with you, Frank."

"Delighted to hear it, dear." When she had shopping to do, she frequently went up with him, so it did not surprise him. What would have surprised him was to know that she had despatched three telegrams, by means of Jemima, before he was up.

"To John Selby, 53 Fenchurch Street, E.C. Will call eleven o'clock. Important business.— MAUDE."

"To Lieutenant Selby, the Depôt, Canterbury. Please come up next train, meet me Fenchurch Street, eleven thirty. Important.—MAUDE."

"To Owen, 14 Shirley Lane, E.C. Will call twelve o'clock. Important.—MRS. CROSSE."

So she had opened her campaign.

"By-the-way, Frank," said she, as they travelled up together, "to-morrow is your birthday."

"Yes, dear, it is," he answered lugubriously.

"Dear me! What shall I give my boy for a birthday present? Nothing you particularly want?"

"I have all I want," said he, looking at her.

"Oh, but I think I could find something. I must look round when I am in town."

She began her looking round by a visit to her father in Fenchurch Street. It was something new for him to get telegrams from Maude upon business, and he was very much surprised.

"Looking remarkably well, my dear. Your appearance is a certificate of character to your husband. Well, and how is all at Woking? I hope the second cook proved to be a success."

But Maude was not there for small talk.

"Dear dad," said she, "I want you to stand by me, for I am in trouble. Now, my dear good dad, please see things from my point of view, and don't make objections, and do exactly what I ask you." She threw her arms round his neck and gave him a hearty squeeze.

"Now I call that exerting undue pressure," said he, extricating his white head. "If this sort of thing is allowed in the city of London, there is an end of all business." However, his eyes twinkled and looked as if he liked it. "Now madame, what can I do for you?"

"I'm going to be perfectly businesslike," said she, and gave him another squeeze before sitting down. "Look here, dad. You give me an income of fifty pounds a year, don't you?"

"My dear girl, I can't raise it. Jack's expenses in the Hussars——"

"I don't want you to raise it."

"What do you want?"

"I seem to remember, dad, that you told me that this fifty pounds was the interest on a thousand pounds which was invested for me."

"So it is—five per cent. debentures."

"Well, dad, if I were content with an income of twenty-five pounds a year instead of fifty pounds, then I could take five hundred pounds out of my money, and nobody would be the worse."

"Except yourself."

Maude laughed at that.

"I want the use of the money just for one day. I certainly won't need it all. I just want to feel that I have as much as that in case I need it. Now, my dear old daddy, do please not ask any questions, but be very nice and good, and tell me how I can get these five hundred pounds."

"And you won't tell me why you want them?"

"I had rather not—but I will if you insist."

Old Selby looked into the brave, clear eyes of his daughter, and he did not insist.

"Look here! You've got your own little banking account, have you not?"

"Yes, dad."

"That's right. Never mix it up with your husband's." He scribbled a cheque. "Pay that in! It is for five

hundred pounds. I will sell half your debentures and charge you with brokerage. I believe in strict business between relatives. When you pay back the five hundred pounds, your allowance will be fifty a year once more."

Maude then and there endorsed the cheque and posted it to her bank. Then with a final embrace to her father, she hastened out to further victories. Jack Selby was smoking a cigarette upon the doorstep.

"Hullo, Maude! Calling up the reserves? What's the matter? Jolly lucky it wasn't my day on duty. You girls think a soldier has nothing to do. It was so once, but we are all scientific blokes now. No, thank-you, I won't see the dad!" He'd think I had come for money, and it would upset him for the day."

Maude took her brother in the cab with her, and told him the whole story of Frank's misfortune, with some account of her own intentions. Jack was vastly interested.

"What did dad say about it?"

"I didn't tell him. I thought Frank would rather not."

"Quite right. He won't mind me. He knows I'm a bit of a business man myself. Only signed a paper once in my life, and quite a small paper too, and I haven't heard the last of it yet. The thing wasn't much bigger than a postcard, but the fuss those people made afterwards! I suppose they've been worrying Frank."

"We have had no peace for months."

"Worry is bad for the young. But he should not mind. He should go on fizzing like I did. Now we'll

put this thing through together, Maude. I see your line, and I'll ride it with you."

They found Mr. Owen at home, and Maude did the talking.

"I am convinced, Mr. Owen, that they don't want to go into court. Mr. Wingfield coming down like that proves it. My husband is too proud to bargain with them, but I have no scruples. Don't you think that I might go to Mr. Wingfield myself, and pay the three hundred and forty pounds, and so have done with the worry for ever?"

"Speaking as a lawyer," said Owen, "I think that it is very irregular. Speaking as a man, I think no harm could come of it. But I should not like you to offer the whole sum. Simply say that you are prepared for a reasonable compromise, and ask them to suggest what is the lowest sum which the office would accept to close the business."

"You leave it with me," said Jack, winking at the lawyer. "I am seeing her through. I'll keep her on the rails. I am Number 1, Class A, at business. We'll take 'em up one link in the curb if they try any games with us! Come on, Maude, and get it over."

He was an excellent companion for her, for his buoyancy turned the whole thing into fun. She could not take it too seriously in his company. They called at the Hotspur office and asked to see Mr. Wingfield. He was engaged, but Mr. Waters, the secretary, a very fat, pompous man, came in to them.

"I am very sorry," said he, "very sorry, indeed,

Mrs. Crosse, but it is too late for any compromise of the sort. We have our costs to consider, and there is no alternative but for the case to go into court."

Poor Maude nearly burst into tears.

"But suppose that we were to offer——"

"To give you an hour to think it over," cried Jack.

Mr. Waters shook his head despondently.

"I do not think that we should alter our decision. However, Mr. Wingfield will be here presently, and he will, of course, listen to any representations which you may have to make. In the meantime you must excuse me, as I have matters of importance to attend to."

"Why, Maude, you little Juggins," cried Jack, when the door was shut, "you were just going to offer to pay their costs. I only just headed you off in time."

"Well, I was going to inquire about it."

"Great Scot, it's lucky you've got a business man at your elbow. I couldn't stand that chap at any price. A bit too hairy in the fetlocks for my taste. Couldn't you see that he was only bluffing?"

"How do you know, Jack?"

"It was shining all over him. Do you suppose a man has bought as many hairies as I have, and can't tell when a dealer is bluffing? He was piling it on so that when the next Christmas-tree comes along, he may find a soft job waiting for him. I tell you you want a friendly native, like me, when you get into this kind of country. Now ride this one on the curb, and don't let him have his head for a moment."

Mr. Wingfield had entered, and his manner was very different to that of the secretary. He had great sympathy with the Crosses, and no desire to wash the Company's dirty linen in public. He was, therefore, more anxious than he dared to show to come to some arrangement.

"It is rather irregular for me to see you. I should refer you to our solicitors," said he.

"Well, we saw *you* when you came to Woking," said Maude. "I believe that we are much more likely to come to an arrangement if we talk it over ourselves."

"I am sure I earnestly hope so," Wingfield answered. "I shall be delighted to listen to anything which you may suggest. Do you, in the first place, admit your liability?"

"To some extent," said Maude, "if the Company will admit that they are in the wrong also."

"Well, we may go so far as to say that we wish the books had been inspected more often, and that we regret our misplaced confidence in our agent. That should satisfy you, Mrs. Crosse. And now that you admit *some* liability, that is a great step in advance. We have no desire to be unreasonable, but as long as no liability was admitted, we had no course open to us but litigation. We now come to the crucial point, which is, how much liability should fall upon you. My own idea is, that each should pay their own costs, and that you should, in addition, pay over to the Company——"

"Forty pounds," said Jack firmly.

Maude expected Mr. Wingfield to rise up and leave

the room. As he did not do so, nor show any signs of violence, she said, "Yes, forty pounds."

He shook his head.

"Dear me, Mrs. Crosse, this is a very small sum."

"Forty pounds is our offer," said Jack.

"But on what is this offer based?"

"We have worked it out," said Jack, "and we find that forty pounds is right."

Mr. Wingfield rose from his chair.

"Well," said he, "of course any offer is better than no offer. I cannot say what view the directors may take of this proposal, but they will hold a board-meeting this afternoon, and I will lay it before them."

"And when shall we know?"

"I could send you round a line by hand to your solicitor."

"No hurry about it! Quite at your own convenience!" said Jack. When he got outside, in the privacy of their hansom, he was convulsed with the sense of his own achievements.

"Class A, Number 1, *and* mentioned at the Agricultural Hall," he cried, hugging himself in his delight. His sister hugged him also, so he was a much-embraced young man. "Am I not a man of business, Maude? You can't buy 'em—you must breed 'em. One shilling *with* the basket. I shook him in the first round, and he never rallied after."

"You are a dear good boy. You did splendidly."

"That's the way to handle 'em. He saw that I was

a real fizzer and full of blood. One business man can tell another at a glance."

Maude laughed, for Jack, with his cavalry swagger and a white weal all round his sun-burned face to show where his chin-strap hung, looked the most unbusiness-like of mortals.

"Why did you offer forty pounds?" she asked.

"Well, you have to begin somewhere."

"But why forty?"

"Because it is what we offer when we are buying the hairies—trooper's chargers, you know. It's a great thing to have a fixed rule in business. I never go higher than forty—rule one, section one, and no exceptions in the margin."

They lunched together at the Holborn, and Jack took Maude afterwards to what he called "a real instructive show," which proved to be a horse-sale at Tattersall's. They then drove back to the lawyer's, and there they found a letter waiting addressed to Mrs. Crosse. Maude tore it open.

"Dear Mrs. Crosse," said this delightful note, "I am happy to be able to inform you that the directors have decided to stop the legal proceedings, and to accept your offer of forty pounds in full satisfaction of all claims due against your husband."

Maude, Jack, and the good Owen performed a triumphant *pas de trois*.

"You have done splendidly, Mrs. Crosse, splendidly!" cried Owen. "I never heard a better day's work in my

life. Now, if you will give me your cheque and wait here, I will go over and settle everything."

"And please bring the bond back with you," said Maude.

So it was that Frank, coming down upon the morning of his birthday, perceived a pretty silver cigarette-box laid in front of his plate.

"Is this for me, my darling?"

"Yes, Frank, a wee present from your wife."

"How sweet of you! I never saw such a lovely case. Why, there's something inside it."

"Cigarettes, I suppose."

"No, it is a paper of some kind. 'Hotspur Insurance Company.'—Good Lord, I never seem for one instant to be able to shake that infernal thing off! How on earth did it get in there? What's this?—'I hereby guarantee to you——' What's this? Maude, Maude, what have you been doing?"

"Dear old boy," she cried, as she put her arms round him. "Dear old boy! Oh, I *do* feel so happy!"

THE BROWNING SOCIETY.

It all began by Mrs. Hunt Mortimer, the smart little up-to-date wife of the solicitor, saying to Mrs. Beecher, the young bride of the banker, that in a place like Woking it was very hard to get any mental friction, or to escape from the same eternal grooves of thought and

conversation. The same idea, it seemed, had occurred to Mrs. Beecher, fortified by a remark from the *Lady's Journal* that an internal intellectual life was the surest method by which a woman could preserve her youth. She turned up the article—for the conversation occurred in her drawing-room—and she read extracts from it. "Shakespeare as a Cosmetic" was the title. Maude was very much struck, and before they separated they had formed themselves into a Literary Society which should meet and discuss classical authors every Wednesday afternoon at each other's houses. That one hour of concentrated thought and lofty impulse should give a dignity and a tone to the whole dull provincial week.

What should they read? It was well that they should decide it before they separated, so as to start fair upon the next Wednesday. Maude suggested Shakespeare, but Mrs. Hunt Mortimer thought that a good deal of it was improper.

"Does it matter?" said Mrs. Beecher. "We are all married."

"Still I don't think it would be quite nice," said Mrs. Hunt Mortimer. She belonged to the extreme right on matters of propriety.

"But surely Mr. Bowdler made Shakespeare quite respectable," Mrs. Beecher argued.

"He did his work very carelessly. He left in much that might be dispensed with, and he omitted a good deal which was quite innocent."

"How do you know?"

"Because I once got two copies and read all the omissions."

"Why did you do that?" asked Maude mischievously.

"Because I wanted to make sure that they *had* been omitted," said Mrs. Hunt Mortimer severely.

Mrs. Beecher stooped and picked an invisible hairpin out of the rug. Mrs. Hunt Mortimer continued.

"There is Byron, of course. But he is so very suggestive. There are passages in his works——"

"I could never see any harm in them," said Mrs. Beecher.

"That is because you did not know where to look," said Mrs. Hunt Mortimer. "If you have a copy in the house, Mrs. Beecher, I will undertake to make it abundantly clear to you that he is to be eschewed by those who wish to keep their thoughts unsullied. Not? I fancy that even quoting from memory I could convince you that it is better to avoid him."

"Pass Byron," said Mrs. Beecher, who was a very pretty little kittenish person, with no apparent need of any cosmetics, literary or otherwise. "How about Shelley?"

"Frank raves about Shelley," observed Maude.

Mrs. Hunt Mortimer shook her head.

"His work has some dreadful tendencies. He was, I am informed, either a theist or an atheist, I cannot for the moment recall which—I think that we should make our little course as improving as possible."

"Tennyson," Maude suggested.

"I have been told that his meaning is too clear to

entitle him to rank among the great thinkers of our race. The lofty thought is necessarily obscure. There is no merit in following a poem which is perfectly intelligible. Which leads us to——"

"Browning!" cried the other ladies.

"Exactly. We might form a little Browning Society of our own."

"Charming! Charming!"

And so it was agreed.

There was only one other point to be settled at this their inaugural meeting, which was, to choose the other ladies who should be admitted into their literary circle. There were to be no men.

"They do distract one so," said Mrs. Hunt Mortimer.

The great thing was to admit no one save those earnest spirits who would aspire to get the full benefit from their studies. Mrs. Fortescue could not be thought of, she was much too talkative. And Mrs. Jones had such a frivolous mind. Mrs. Charles could think and talk of nothing but her servants. And Mrs. Patt-Beatson always wanted to lay down the law. Perhaps on the whole it would be better to start the society quietly among themselves, and then gradually to increase it. The first meeting should be next Wednesday, at Mrs. Crosse's house, and Mrs. Hunt Mortimer would bring her complete two-volume edition with her. Mrs. Beecher thought that one volume would be enough just at first, but Mrs. Hunt Mortimer said that it was better to have

a wide choice. Maude went home and told Frank in the evening. He was pleased, but rather sceptical.

"You must begin with the simpler things first," said he. "I should recommend *Hervé Riel* and *Gold Hair.*"

But Maude put on the charming air of displeasure which became her so well.

"We are serious students, sir," said she. "We want the very hardest poem in the book. I assure you, Frank, that one of your little faults is that you always underrate a woman's intelligence. Mrs. Hunt Mortimer says that though we may be less original than men, we are more assim—more assimi——"

"Assimulative."

"That's what I say—assimulative. Now, you always talk as if—oh yes, you do! No, you mustn't! How absurd you are, Frank! Whenever I try to speak seriously to you, you always do that and spoil everything. How would you like to discuss Browning if at the end of every sentence somebody came and kissed you? You wouldn't mind! No, I daresay not. But you would feel that you were not being taken seriously. Wait till the next time *you* are in earnest about anything—you'll see!"

The meeting was to be at three o'clock, and at ten minutes to the hour Mrs. Hunt Mortimer arrived with two large brown volumes under her arm. She had come early, she said, because there was to be a rehearsal of the amateur theatricals at the Dixons' at a quarter-past four. Mrs. Beecher did not appear until five minutes

after the hour. Her cook had quarrelled with the housemaid, and given instantaneous notice, with five people coming to dinner on Saturday. It had upset the lady very much, and she explained that she would not have come if she had not promised. It was so difficult to follow poetry when you were thinking about the *entrée* all the time.

"Why the *entrée?*" asked Mrs. Hunt Mortimer, looking up from the book which she held open in front of her.

"My dear," said Mrs. Beecher, who had the art of saying the most simple things as if they were profoundly confidential secrets,—"My dear, my parlour-maid is really an excellent cook, and I shall rely upon her if Martha really goes. But she is limited, very limited, and *entrées* and savouries are the two things in which I cannot entirely trust her. I must, therefore, find some dish which is well within her capacity."

Mrs. Hunt Mortimer prided herself upon her housekeeping, so the problem interested her. Maude also began to feel the meeting less dull than she had expected.

"Of course there are many things to be considered," said Mrs. Hunt Mortimer, with the air of a Q.C. giving an opinion. "Oyster patties or oyster vol-au-vents——"

"Oysters are out of season," said Maude.

"I was about to say," Mrs. Hunt Mortimer continued, with admirable presence of mind, "that these *entrées* of oysters are inadmissible because they are out of season. Now curried prawns——"

"My husband loathes them."

"Well, well! What do you say to sweetbreads *en caisse?* All you want are chopped mushrooms, shalots, parsley, nutmeg, pepper, salt, breadcrumbs, bacon fat——"

"No, no," cried Mrs. Beecher despairingly. "Anne would never remember all that."

"*Cutlets à la Constance,*" said Mrs. Hunt Mortimer. "I am sure that they are simple enough. Cutlets, butter, fowls' livers, cocks' combs, mushrooms——"

"My dear, my dear, remember that she is only a parlour-maid. It is unreasonable."

"Ragout of fowl, chicken patties, croquettes of veal with a little browning——"

"We've got back to Browning after all," cried Maude.

"Dear me," said Mrs. Beecher, "it is all my fault, and I am so sorry. Now, Mrs. Hunt Mortimer, do please read us a little of that delightful poetry."

"You can always get small *entrées* sent down from the Stores," cried Maude, as a happy thought.

"You dear, good girl, how sweet of you to think of it. Of course one can. That is really an admirable idea. There now, we may consider the *entrée* as being removed, so we proceed to——"

"The *pièce de résistance,*" said Mrs. Hunt Mortimer solemnly, glancing down the index of the first volume. "I confess that my acquaintance with the poet has up to now been rather superficial. Our ambition must be to so master him that he becomes from this time forward part and parcel of ourselves. I fancy that the

difficulties in understanding him have been very much exaggerated, and that with good-will and perseverance we shall manage to overcome them."

It was a relief to Mrs. Beecher and to Maude to realise that Mrs. Hunt Mortimer knew no more about the matter than themselves. They both ventured upon a less diffident air now that it was clear that it might be done in safety. Maude frowned thoughtfully, and Mrs. Beecher cast up her pretty brown eyes at the curtain-rod, as if she were running over in her memory the whole long catalogue of the poet's works.

"I will tell you what we should do," said she. "We must make a vow that we shall never pass a line until we understand it. We will go over it again and again until we grasp its meaning."

"What an excellent idea!" cried Maude, with one of her little bursts of enthusiasm. "Now that is really splendid, Mrs. Beecher."

"My friends always call me Nellie," said the little brunette.

"How nice of you to say so! I should love to call you so, if you don't mind. It is such a pretty name too. Only you must call me Maude."

"You look like a Maude," said Mrs. Beecher. "I always picture a Maude as bright and pretty and blonde. Isn't it strange how names associate themselves with characters. Mary is always domestic, and Rose is a flirt, and Elizabeth is dutiful, and Evelyn is dashing, and Alice is colourless, and Helen is masterful——"

"And Matilda is impatient," said Mrs. Hunt Mortimer, laughing. "Matilda has reason to be, seated here with an index in front of her while you two are exchanging compliments."

"Why, we were waiting for you to begin," said Mrs. Beecher reproachfully. "Do let us have something, for really the time is slipping away."

"It would be a pity to begin at the beginning, because that represents his immature genius," remarked Mrs. Hunt Mortimer. "I think that on this the opening day of the Society, we should have the poet at his best."

"How are we to know which *is* his best?" Maude asked.

"I should be inclined to choose something with a title which suggests profundity—'A Pretty Woman,' 'Love in a Life,' 'Any Wife to any Husband'——"

"Oh, what *did* she say to him?" cried Maude.

"Well, I was about to say that all these subjects rather suggested frivolity."

"Besides, it really is a very absurd title," remarked Mrs. Beecher, who was fond of generalising from her six months' experience of matrimony. "*A* husband to *a* wife," would be intelligible, but how can you know what *any* husband would say to *any* wife? No one can really foretell what a man will do. They really are such extraordinary creatures."

But Mrs. Hunt Mortimer had been married for five years, and felt as competent to lay down the law about husbands as about *entrées*.

"When you have had a larger experience of them, dear, you will find that there is usually a reason, or at least a primitive instinct of some sort, at the root of their actions. But, seriously, we must really concentrate our attention upon the poet, for my other engagement will call me away at four, which only leaves me ten minutes to reach Maybury."

Mrs. Beecher and Maude settled down with anxious attention upon their faces.

"Do please go on!" they cried.

"Here is 'The Pied Piper of Hamelin.'"

"Now that interests me more than I can tell," cried Maude, with her eyes shining with pleasure. "Do please read us everything there is about that dear piper."

"Why so?" asked her two companions.

"Well, the fact is," said Maude, "Frank—my husband, you know—came to a fancy-dress ball at St. Albans as the Pied Piper. I had no idea that it came from Browning."

"How did he dress for it?" asked Mrs. Beecher. "We are invited to the Aston's dress ball, and I want something suitable for George."

"It was a most charming dress. Red and black all over, something like Mephistopheles, you know, and a peaked hat with a bell at the top. Then he had a flute, of course, and a thin wire from his waist with a stuffed rat at the end of it."

"A rat! How horrid!"

"Well, that was the story, you know. The rats all

followed the Pied Piper, and so this rat followed Frank. He put it in his pocket when he danced, but once he forgot, and so it got stood upon, and the sawdust came out all over the floor."

Mrs. Hunt Mortimer was also invited to the dress ball, and her thoughts flew away from the book in front of her.

"How did you go, Mrs. Crosse?" she asked.

"I went as 'Night.'"

"What! you with your brown hair!"

"Well, father said that I was not a very dark night. I was in black, you know, just my ordinary black silk dinner-dress. Then I had a silver half-moon over my head, and black veils round my hair, and stars all over my bodice and skirt, with a long comet right across the front. Father upset a cup of milk over me at supper, and said afterwards that it was the milky way."

"It is simply maddening how men *will* make jokes about the most important subjects," said Mrs. Hunt Mortimer. "But I have no doubt, dear, that your dress was an exceedingly effective one. Now, for my own part, I had some idea of going as the 'Duchess of Devonshire.'"

"Charming!" cried Mrs. Beecher and Maude.

"It is not a very difficult costume, you know. I have some old Point d'Alençon lace which has been in the family for a century. I make it the starting-point of my costume. The gown need not be very elaborate——"

"Silk?" asked Mrs. Beecher.

"Well, I thought that perhaps a white-flowered brocade——"

"Oh yes, with pearl trimming."

"No, no, dear, with my lace for trimming."

"Of course. You said so."

"And then a muslin fichu coming over here."

"How perfectly sweet!" cried Maude.

"And the waist cut high, and ruffles at the sleeves. And, of course, a picture hat—you know what I mean—with a curling ostrich feather."

"Powdered hair, of course?" said Mrs. Beecher.

"Powdered in ringlets."

"It will suit you admirably—beautifully. You are tall enough to carry it off, and you have the figure also. How I wish I was equally certain about my own!"

"What had you thought of, dear?"

"Well, I had some idea about 'Ophelia.' Do you think that it would do?"

"Certainly. Had you worked it out at all?"

"Well, my dear," said Mrs. Beecher, relapsing into her pleasant confidential manner. "I had some views, but, of course, I should be so glad to have your opinion about it. I only saw *Hamlet* once, and the lady was dressed in white, with a gauzy light nun's-veiling over it. I thought that with white pongee silk as an under-dress, and then some sort of delicate——"

"Crêpe de Chine," Maude suggested.

"But in Ophelia's day such a thing had never been heard of," said Mrs. Hunt Mortimer. "A net of silver thread——"

"Exactly," cried Mrs. Beecher, "with some sort of

jewelling upon it. That was just what I had imagined. Of course it should be cut classically and draped—my dressmaker is such a treasure—and I should have a gold embroidery upon the white silk."

"Crewel-work," said Maude.

"Or a plain cross-stitch pattern. Then a tiara of pearls on the head. Shakespeare——"

At the name of the poet their three consciences pricked simultaneously. They looked at each other and then at the clock with dismay.

"We must—we really *must* go on with our reading," cried Mrs. Hunt Mortimer. "How did we get talking about these dresses?"

"It was my fault," said Mrs. Beecher, looking contrite.

"No, dear, it was mine," said Maude. "You remember it all came from my saying that Frank had gone to the ball as the Pied Piper."

"I am going to read the very first poem that I open," said Mrs. Hunt Mortimer remorselessly. "I am afraid that it is almost time that I started, but we may still be able to skim over a few pages. Now then! There! *Setebos!* What a funny name!"

"What *does* it mean?" asked Maude.

"We shall find out, no doubt, as we proceed," said Mrs. Hunt Mortimer. "We shall take it line by line and draw the full meaning from it. The first line is—

"Will sprawl now that the heat of day is best——"

"Who will?" asked Mrs. Beecher.

"I don't know. That's what it says."

"The next line will explain, no doubt."

"Flat on his——

Dear me, I had no idea that Browning was like this!"

"Do read it, dear."

"I couldn't possibly think of doing so. With your permission we will pass on to the next paragraph."

"But we vowed not to skip."

"But why read what cannot instruct or elevate us. Let us begin this next stanza, and hope for something better. The first line is—I wonder if it really can be as it is written."

"Do please read it!"

"Setebos and Setebos and Setebos."

The three students looked sadly at each other.

"This is worse than anything I could have imagined," said the reader.

"We *must* skip that line."

"But we are skipping everything."

"It's a person's name," said Mrs. Beecher.

"Or three persons."

"No, only one, I think."

"But why should he repeat it three times?"

"For emphasis!"

"Perhaps," said Mrs. Beecher, "it was Mr. Setebos, and Mrs. Setebos, and a little Setebos."

"Now, if you are going to make fun, I won't read. But I think we were wrong to say that we would take it line by line. It would be easier sentence by sentence."

"Quite so."

"Then we will include the next line, which finishes the sentence. It is, 'thinketh he dwelleth in the cold of the moon.'"

"Then it *was* only one Setebos!" cried Maude.

"So it appears. It is easy to understand if one will only put it into ordinary language. This person Setebos was under the impression that his life was spent in the moonlight."

"But what nonsense it is!" cried Mrs. Beecher.

Mrs. Hunt Mortimer looked at her reproachfully. "It is very easy to call everything which we do not understand 'nonsense,'" said she. "I have no doubt that Browning had a profound meaning in this."

"What was it, then?"

Mrs. Hunt Mortimer looked at the clock.

"I am very sorry to have to go," said she, "but really I have no choice in the matter. Just as we were getting on so nicely—it is really most vexatious. You'll come to my house next Wednesday, Mrs. Crosse, won't you? And you also, Mrs. Beecher. Good-bye, and thanks for *such* a pleasant afternoon!"

But her skirts had hardly ceased to rustle in the passage before the Browning Society had been dissolved by a two-thirds' vote of the total membership.

"What is the use?" cried Mrs. Beecher. "Two lines have positively made my head ache, and there are two volumes."

"We must change our poet."

"His verbosity!" cried Mrs. Beecher.

"His Setebosity!" cried Maude.

"And dear Mrs. Hunt Mortimer pretending to like him! Shall we propose Tennyson next week?"

"It would be far better."

"But Tennyson is quite simple, is he not?"

"Perfectly."

"Then why should we meet to discuss him if there is nothing to discuss?"

"You mean that we might as well each read him for herself."

"I think it would be easier."

"Why, of course it would."

And so after one hour of precarious life, Mrs. Hunt Mortimer's Mutual Improvement Society for the elucidation of Browning came to an untimely end.

AN INVESTMENT.

"I shall take the later train. Then I need not hurry, and can walk down at my ease."

"How nice of you!"

"I am not sure that Dinton will think so."

"Only one little hour of difference—what can it matter?"

"They don't run offices on those lines. An hour means a good deal in the City of London."

"Oh, I do hate the City of London! It is the only thing which ever comes between us."

"I suppose that it separates a good many loving couples every morning."

He had come across and an egg-cup had been upset. Then he had been scolded, and they sat together laughing upon the sofa. When he had finished admiring her little, shining, patent-leather, Louis shoes and the two charming curves of open-work black stocking, she reminded him that he had asked for her advice.

"Yes, dear, what was it?" She knitted her brows and tried to look as her father did when he considered a matter of business. But then her father was not hampered by having a young man's arm round his neck. It is so hard to be businesslike when anyone is curling one's hair round his finger.

"I have some money to invest."

"O Frank, how clever of you!"

"It is only fifty pounds."

"Never mind, dear, it is a beginning."

"That is what I feel. It is the foundation-stone of

our fortunes. And so I want Her Majesty to lay it—mustn't wrinkle your brow though—that is not allowed."

"But it is a great responsibility, Frank."

"Yes, we must not lose it."

"No, dear, we must not lose it. Suppose we invest it in one of those modern fifty-guinea pianos. Our dear old Broadwood was an excellent piano when I was a girl, but it is getting so squeaky in the upper notes. Perhaps they would allow us something for it."

He shook his head.

"I know that we want one very badly, dear. And such a musician as you are should have the best instrument that money can buy. I promise you that when we have a little to turn round on, you shall have a beauty. But in the meantime we must not buy anything with this money—I mean nothing for ourselves—we must invest it. We cannot tell what might happen. I might fall ill. I might die."

"O Frank, how horrid you are this morning!"

"Well, we have to be ready for anything. So I want to put this where we can get it on an emergency, and where in the meantime it will bring us some interest. Now what shall we buy?"

"Papa always bought a house."

"But we have not enough."

"Not a little house?"

"No, not the smallest."

"A mortgage, then?"

"The sum is too small."

"Government stock, Frank—if you think it is safe."

"Oh, it is safe enough. But the interest is so low."

"How much should we get?"

"Well, I suppose the fifty pounds would bring us in about thirty shillings a year."

"Thirty shillings! O Frank!"

"Rather less than more."

"Fancy a great rich nation like ours taking our fifty pounds and treating us like that. How *mean* of them! Don't let them have it, Frank."

"No, I won't."

"If they want it, they can make us a fair offer for it."

"I think we'll try something else."

"Well, they have only themselves to thank. But you have some plan in your head, Frank. What is it?"

He brought the morning paper over from the table. Then he folded it so as to bring the financial columns to the top.

"I saw a fellow in the City yesterday who knows a great deal about gold-mining. I only had a few minutes' talk, but he strongly advised me to have some shares in the El Dorado Proprietary Gold Mine."

"What a nice name! I wonder if they would let us have any?"

"Oh yes, they are to be bought in the open market. It is like this, Maude. The mine was a very good one, and paid handsome dividends. Then it had some misfortunes. First, there was no water, and then there was too much water, and the workings were flooded.

So, of course, the price of the shares fell. Now they are getting the mine all right again, but the shares are still low. It certainly seems a very good chance to pick a few of them up."

"Are they very dear, Frank?"

"I looked them up in the *Mining Register* before I came home yesterday. The original price of each share was ten shillings, but as they have had these misfortunes, one would expect to find them rather lower."

"Ten shillings! It does not seem much to pay for a share in a thing with a name like that."

"Here it is," said he, pointing with a pencil to one name in a long printed list. "This one, between the Royal Bonanza and the Alabaster Consols. You see—El Dorado Proprietary! Then after it you have printed, $4\frac{3}{4}$—$4\frac{7}{8}$. I don't profess to know much about these things, but that of course means the price."

"Yes, dear, it is printed at the top of the column—'Yesterday's prices.'"

"Quite so. Well, we know that the original price of each share was ten shillings, and of course they must have dropped with a flood in the mine, so that these figures must mean that the price yesterday was four shillings and ninepence, or thereabouts."

"What a clear head for business you have, dear!"

"I think we can't do wrong in buying at that price. You see, with our fifty pounds we could buy two hundred of them, and then if they went up again we could sell, and take our profit."

"How delightful! But suppose they don't go up."

"Well, they can't go down. I should not think that a share at four shillings and ninepence *could* go down very much. There is no room. But it may go up to any extent."

"Besides, your friend said that they would go up."

"Yes, he seemed quite confident about it. Well, what do you think, Maude? Is it good enough or not?"

"O Frank, I hardly dare advise you. Just imagine if we were to lose it all. Do you think it would be wiser to get a hundred shares, and then we could buy twenty-five pounds' worth of Royal Bonanza as well. It would be impossible for them both to go wrong."

"The Royal Bonanza shares are dear, and then we have had no information about it. I think we had better back our own opinion."

"All right, Frank."

"Then that is settled. I have a telegraph-form here."

"Could you not buy them yourself when you are in town?"

"No, you can't buy things yourself. You have to do it through a broker."

"I always thought a broker was a horrid man, who came and took your furniture away."

"Ah, that's another kind of broker. He comes afterwards. I promised Harrison that he should have any business which I could put in his way, so here goes. How is that?"—

"Harrison, 13a Throgmorton Street, E.C.—Buy two hundred El Dorado Proprietaries.

"CROSSE, Woking."

"Doesn't it sound rather peremptory, Frank?"

"No, no, that is mere business."

"I hope he won't be offended."

"I think I can answer for that."

"You have not said the price."

"One cannot say the price because one does not know it. You see, it is always going up and down. By this time it may be a little higher or a little lower than yesterday. There cannot be much change, that is certain. Great Scot, Maude, it is ten-fifteen. Three and a half minutes for a quarter of a mile. Good-bye, darling! I just love you in that bodice. O Lord—good-bye!"

"Well, has anything happened?"

"Yes, you have come back. Oh I am so glad to see you, you dear old boy!"

"Take care of that window, darling!"

"Oh, my goodness, I hope he didn't see. No, it's all right. He was looking the other way. We have the gold shares all right."

"Harrison has telegraphed?"

"Yes, here it is."—

"Crosse, The Lindens, Woking.—Bought two hundred s at 4⅞. HARRISON."

"That is capital. I rather expected to see Harrison in the train. I shouldn't be surprised if he calls on his way from the station. He has to pass our door, you know, on his way to Maybury."

"He is sure to call."

"What are you holding there?"

"It's a paper."

"What paper?"

"Who is it who talks about woman's curiosity?"

"Let me see it."

"Well, sir, if you must know, it is the *Financial Whisper*."

"Where in the world did you get it?"

"I knew that the Montresors took a financial paper. I remember Mrs. Montresor saying once how dreadfully dry it was. So when you were gone I sent Jemima round and borrowed it, and I have read it right through to see if there was anything about our mine in it—*our* mine, Frank; does it not sound splendid?"

"Well, is there anything?"

She clapped her hands with delight.

"Yes, there is. 'This prosperous mine——' that is what it says. Look here, it is under the heading of Australian Notes," she held out the paper and pointed, but his face fell as he looked.

"O Maude, it's preposterous."

"What is preposterous?"

"The word is preposterous and not prosperous—'this preposterous mine.'"

"Frank!" She turned her face away.

"Never mind, dear! What's the odds?"

"O Frank, our first investment—our fifty pounds! And to think that I should have kept the paper as a surprise for you!"

"Well, the print is a little slurred, and it was a very natural mistake. After all, the paper may be wrong. Oh don't, Maude, please don't! It's not worth it—all the gold on the earth is not worth it. There's a sweet girlie! Now, are you better? Oh, damn those open curtains!"

A tall and brisk young man with a glossy hat was coming through the garden. An instant later Jemima had ushered him in.

"Hullo, Harrison!"

"How do you do, Crosse? How are you, Mrs. Crosse?"

"How do you do? I'll just order tea if you will excuse me."

Ordering tea seemed to involve a good deal of splashing water. Maude came back with a merrier face.

"Is this a good paper, Mr. Harrison?"

"What is it? *Financial Whisper!* No, the most venal rag in the city."

"Oh, I am so glad!"

"Why?"

"Well, you know, we bought some shares to-day, and it calls our mine a preposterous one."

"Oh, is that all. Who cares what the *Financial Whisper* says! It would call the Bank of England a

preposterous institution if it thought it could bear Consols by doing so. Its opinion is not worth a halfpenny. By the way, Crosse, it was about those shares that I called."

"I thought you might. I have only just got back myself, and I saw by your wire that you had bought them all right."

"Yes, I thought I had better let you have your contract at once. Settling day is on Monday, you know."

"All right. Thank-you. I will let you have a cheque. What—what's this?"

The contract had been laid face upwards upon the table. Frank Crosse's face grew whiter and his eyes larger as he stared at it. It ran in this way—

13A THROGMORTON STREET.

Bought for Francis Crosse, Esq.

(Subject to the Specific Rules and Regulations of the Stock Exchange.)

200 El Dorado Proprietaries at 4¾ . .	£950	0	0
Stamps and Fees	4	17	6
Commission	7	10	0
	£962	7	6

For the 7th inst.

"I fancy there is some mistake here, Harrison," said he, speaking with a very dry pair of lips.

"A mistake!"

"Yes, this is not at all what I expected."

"O Frank! Nearly a thousand pounds!" gasped Maude.

Harrison glanced from one of them to the other. He saw that the matter was serious.

"I am very sorry if there has been any mistake. I tried to obey your instructions. You wanted two hundred El Dorados, did you not?"

"Yes, at four and ninepence."

"Four and ninepence! They are four pound fifteen each."

"But I read that they were only ten shillings originally, and that they had been falling."

"Yes, they have been falling for months. But they were as high as ten pounds once. They are down at four pound fifteen now."

"Why on earth could the paper not say so?"

"When a fraction is used, it always means a fraction of a pound."

"Good heavens! And I have to find this sum before Monday."

"Monday is settling day."

"I can't do it, Harrison. It is impossible."

"Then there is the obvious alternative."

"No, I had rather die. I will never go bankrupt—never!"

Harrison began to laugh, and then turned stonily solemn as he met a pair of reproachful grey eyes.

"It strikes me that you have not done much at this game, Crosse."

"Never before—and by Heaven, never again!"

"You take it much too hard. When I spoke of an

alternative, I never dreamed of bankruptcy. All you have to do is to sell your stock to-morrow morning, and pay the difference."

"Can I do that?"

"Rather. Why not?"

"What would the difference be?"

Harrison took an evening paper from his pocket. "We deal in rails chiefly, and I don't profess to keep in touch with the mining market. We'll find the quotation here. By Jove!" He whistled between his teeth.

"Well!" said Frank, and felt his wife's little warm palm fall upon his hand under the table.

"The difference is in your favour."

"In my favour?"

"Yes, listen to this. "The mining markets, both the South African and the Australian, opened dull, but grew more animated as the day proceeded, prices closing at the best. Out crops upon the Rand mark at general advance of one-sixteenth to one-eighth. The chief feature in the Australian section was a sharp advance of five-eighths in El Dorados, upon a telegram that the workings had been pumped dry.' Crosse, I congratulate you."

"I can really sell them for more than I gave?"

"I should think so. You have two hundred of them, and a profit of ten shillings on each."

"Maude, we'll have the whisky and the soda. Harrison, you must have a drink. Why, that's a hundred pounds."

"More than a hundred."

"Without my paying anything?"

"Not a penny."

"When does the Exchange open to-morrow?"

"The rattle goes at eleven."

"Well, be there at eleven, Harrison. Sell them at once."

"You won't hold on and watch the market?"

"No, no—I won't have an easy moment until they are sold."

"All right, my boy. You can rely upon me. You will get a cheque for your balance on Tuesday or Wednesday. Good evening! I am so glad it has all ended well."

"And the joke of it is, Maude," said her husband, after they had talked over the whole adventure from the beginning. "The joke of it is that we have still to find an investment for our original fifty pounds. I am inclined to put it into Consols after all."

"Well," said Maude, "perhaps it would be the patriotic thing to do."

Two days later the poor old Broadwood with the squeaky treble and the wheezy bass was banished for ever from The Lindens, and there arrived in its place a ninety-five-guinea cottage grand, all dark walnut and gilding, with notes in it so deep and rich and resonant that Maude could sit before it by the hour and find music enough in simply touching one here and one there, and listening to the soft, sweet, reverberant tones which

came swelling from its depths. Her El Dorado piano, she called it, and tried to explain to lady visitors how her husband had been so clever at business that he had earned it in a single day. As she was never very clear in her own mind how the thing had occurred, she never succeeded in explaining it to anyone else, but a vague and solemn impression became gradually diffused abroad that young Mr. Frank Crosse was a very remarkable man, and that he had done something exceedingly clever in the matter of an Australian mine.

A THUNDERCLOUD.

BLUE skies and shining sun, but far down on the horizon one dark cloud gathers and drifts slowly upwards unobserved. Frank Crosse was aware of its shadow when coming down to breakfast he saw an envelope with a well-remembered handwriting beside his plate. How he had loved that writing once, how his heart had warmed and quickened at the sight of it, how eagerly he had read it—and now a viper coiled upon the white table-cloth would hardly have given him a greater shock. Contradictory, incalculable, whimsical life! A year ago how scornfully he would have laughed, what contemptuous unbelief would have filled his soul, if he had been told that any letter of hers could have struck him cold with the vague apprehension of coming misfortune. He tore off the envelope and threw it into the fire. But before he could glance at the letter there was the quick

patter of his wife's feet upon the stair, and she burst, full of girlish health and high spirits, into the little room. She wore a pink crepon dressing-gown, with cream guipure lace at the neck and wrists. Pink ribbon outlined her trim waist. The morning sun shone upon her, and she seemed to him to be the daintiest, sweetest thing upon earth. He had thrust his letter into his pocket as she entered.

"You will excuse the dressing-gown, Frank."

"I just love you in it. No, you mustn't pass. Now you can go."

"I was so afraid that you would breakfast without me that I had no time to dress. I shall have the whole day to finish in when you are gone. There now—Jemima has forgotten to warm the plates again! And your coffee is cold. I wish you had not waited."

"Better cold coffee with Maude's society."

"I always thought men gave up complimenting their wives after they married them. I am so glad you don't. I think on the whole that women's ideas of men are unfair and severe. The reason is that the women who have met unpleasant men run about and make a noise, but the women who are happy just keep quiet and enjoy themselves. For example, I have not time to write a book explaining to everyone how nice Frank Crosse is; but if he were nasty my life would be empty, and so of course I should write my book."

"I feel such a fraud when you talk like that."

"That is part of your niceness."

"Oh don't, Maude! It really hurts me."

"Why, Frank, what is the matter with you to-day?"

"Nothing, dear."

"Oh yes, there is. I can tell easily."

"Perhaps I am not quite myself."

"No, I am sure that you are not. I believe that you have a cold coming on. O Frank, *do* take some ammoniated quinine."

"Good heavens, no!"

"Please! Please!"

"My dear girlie, there is nothing the matter with me."

"But it is such splendid stuff."

"Yes, I know. But really I don't want it."

"Have you had any letters, Frank?"

"Yes, one."

"Anything important?"

"I have hardly glanced at it yet."

"Glance at it now."

"Oh, I will keep it for the train. Good-bye, dearest. It is time that I was off."

"If you would only take the ammoniated quinine. You men are so proud and obstinate. Good-bye, darling. Eight hours, and then I shall begin to live again."

He had a quiet corner of a carriage to himself, so he unfolded his letter and read it. Then he read it again with frowning brows and compressed lips. It ran in this way—

MY DEAREST FRANKIE,—I suppose that I should not address you like this now that you are a good little married

man, but the force of custom is strong, and, after all, I knew you long before she did. I don't suppose you were aware of it, but there was a time when I could very easily have made you marry me, in spite of all you may know about my trivial life and adventures, but I thought it all over very carefully, and I came to the conclusion that it was not good enough. You were always a dear good chap yourself, but your prospects were not quite dashing enough for your festive Violet. I believe in a merry time even if it is a short one. But if I had really wanted to settle down in a humdrum sort of way, you are the man whom I should have chosen out of the whole batch of them. I hope what I say won't make you conceited, for one of your best points used to be your modesty.

But for all that, my dear Frankie, I by no means give you up altogether, and don't you make any mistake about that. It was only yesterday that I saw Charlie Scott, and he told me all about you, and gave me your address. Don't you bless him? And yet I don't know. Perhaps you have still a kindly thought of your old friend, and would like to see her.

But you are going to see her whether you like or not, my dear boy, so make up your mind to that. You know how you used to chaff me about my whims. Well, I've got a whim now, and I'll have my way as usual. I am going to see you to-morrow, and if you won't see me under my conditions in London, I shall call at Woking [illegible] evening. Oh, my goodness, what a bombshell!

But you know that I am always as good as my word. So look out!

Now I'll give you your orders for the day, and don't you forget them. To-morrow (Thursday, 14th, no excuses about the date) you will leave your office at 3.30. I know that you can when you like. You will drive to Mariani's, and you will find me at the door. We shall go up to our old private room, and we shall have tea together, and a dear old chat about all sorts of things. So come! But if you don't, there is a train which leaves Waterloo at 6.10 and reaches Woking at 7. I will come by it and be just in time for dinner. What a joke it will be!

Good-bye, old boy! I hope your wife does not read your letters, or this will rather give her fits.—Yours as ever, VIOLET WRIGHT.

At the first reading this letter filled him with anger. To be wooed by a very pretty woman is pleasant even to the most austere of married men (and never again trust the one who denies it), but to be wooed with a very dangerous threat mixed up with the wooing is no such pleasant experience. And it was no empty threat. Violet was a woman who prided herself upon being as good as her word. She had laughingly said with her accustomed frankness upon one occasion that it was her sole remaining virtue. If he did not go to Mariani's, she would certainly come to Woking. He shuddered to think of Maude being annoyed by her. It was one thing

to speak in a general way to his wife of prematrimonial experiences, and it was another to have this woman forcing herself upon her and making a scene. The idea was so vulgar. The sweet, pure atmosphere of The Lindens would never be the same again.

No, there was no getting out of it. He must go to Mariani's. He was sufficiently master of himself to know that no harm could come of that. His absolute love for his wife shielded him from all danger. The very thought of infidelity nauseated him. And then, as the idea became more familiar to him, other emotions succeeded that of anger. There was an audacity about his old flame, a spirit and devilment, which appealed to his sporting instincts. Besides, it was complimentary to him, and flattering to his masculine vanity, that she should not give him up without a struggle. Merely as a friend it would not be disagreeable to see her again. Before he had reached Clapham Junction his anger had departed, and by the time that he arrived at Waterloo he was surprised to find himself looking forward to the interview.

Mariani's is a quiet restaurant, famous for its *lachryma christi spumante,* and situated in the network of sombre streets between Drury Lane and Covent Garden. The fact of its being in a by-street was not unfavourable to its particular class of business. Its customers were very free from the modern vice of self-advertisement, and would even take some trouble to avoid publicity. Nor were they gregarious or luxurious

in their tastes. A small, simple apartment was usually more to their taste than a crowded salon, and they were even prepared to pay a higher sum for it.

It was five minutes to four when Frank arrived, and the lady had not yet appeared. He stood near the door and waited. Presently a hansom rattled into the narrow street, and there she sat framed in its concavity. A pretty woman never looks prettier than in a hansom, with the shadows behind to give their Rembrandt effect to the face in front. She raised a yellow kid hand, and flashed a smile at him.

"Just the same as ever," said she, as he handed her down.

"So are you."

"So glad you think so. I am afraid I can't quite agree with you. Thirty-four yesterday. It's simply awful. Thank-you, I have some change. All right, cabby. Well, have you got a room?"

"No."

"But you'll come?"

"Oh yes, I should like to have a chat."

The clean-shaven, round-faced manager, a man of suave voice and diplomatic manner, was standing in the passage. His strange life was spent in standing in the passage. He remembered the pair at once, and smiled paternally.

"Not seen you for some time, sir!"

"No, I have been engaged."

"Married," said the lady.

"Dear me!" said the proprietor. "Tea, sir?"

"And muffins. You used to like the muffins."

"Oh yes, muffins by all means."

"Number ten," said the proprietor, and a waiter showed them upstairs. "All meals nine shillings each," he whispered, as Frank passed him at the door. He was a new waiter, and so mistook everyone for a new customer, which is an error which runs through life.

It was a dingy little room with a round table covered by a soiled cloth in the middle. Two windows, discreetly blinded, let in a dim London light. An armchair stood at each side of the empty fireplace, and an uncomfortable, old-fashioned, horsehair sofa lined the opposite wall. There were pink vases upon the mantelpiece, and a portrait of Garibaldi above it.

The lady sat down and took off her gloves. Frank stood by the window and smoked a cigarette. The waiter rattled and banged and jingled with the final effect of producing a tea-tray and a hot-water dish. "You'll ring if you want me, sir," said he, and shut the door with ostentatious completeness.

"Now we can talk," said Frank, throwing his cigarette into the fireplace. "That waiter was getting on my nerves."

"I say, I hope you're not angry."

"What at?"

"Well, my saying I should come down to Woking, and all that."

"I should have been angry if I thought you had meant it."

"Oh, I meant it right enough."

"But with what object?"

"Just to get level with you, Frankie, if you threw me over too completely. Hang it all, she has three hundred and sixty-five days in the year! Am I to be grudged a single hour?"

"Well, Violet, we won't quarrel about it. You see I came all right. Pull up your chair and have some tea."

"You haven't even looked at me yet. I won't take any tea until you do."

She stood up in front of him, and pushed up her veil. It was a face and a figure worth looking at. Hazel eyes, dark chestnut hair, a warm flush of pink in her cheeks, the features and outline of an old Grecian goddess, but with more of Juno than of Venus, for she might perhaps err a little upon the side of opulence. There was a challenge and defiance dancing in those dark devil-may-care eyes of hers which might have roused a more cold-blooded man than her companion. Her dress was simple and dark, but admirably cut. She was clever enough to know that a pretty woman should concentrate attention upon herself, and a plain one divert it to her adornments.

"Well?"

"By Jove, Violet, you look splendid."

"Well?"

"The muffins are getting cold."

"Frankie, what *is* the matter with you?"

"Nothing is the matter."

"Well?"

She put out her two hands and took hold of his. That well-remembered sweet, subtle scent of hers rose to his nostrils. There is nothing more insidious than a scent which carries suggestions and associations. "Frankie, you have not kissed me yet."

She turned her smiling face upwards and sideways, and for an instant he leaned forward towards it. But he had himself in hand again in a moment. It gave him confidence to find how quickly and completely he could do it. With a laugh, still holding her two hands, he pushed her back into the chair by the table.

"There's a good girl!" said he. "Now we'll have some tea, and I'll give you a small lecture while we do so."

"You are a nice one to give lectures."

"Oh, there's no such preacher as a converted sinner."

"You really are converted then?"

"Rather. Two lumps, if I remember right. You ought to do this, not I. No milk, and very strong—how you keep your complexion I can't imagine. But you *do* keep it; my word, you do! Now please don't look so crossly at me."

Her flushed cheeks and resentful eyes had drawn forth the remonstrance.

"You *are* changed," she said, with surprise as well as anger in her voice.

"Why, of course I am. I am married."

"For that matter Charlie Scott is married."

"Don't give Charlie Scott away."

"I think I give myself away. So you have lost all your love for me. I thought it was to last for ever."

"Now, do be sensible, Violet."

"Sensible! How I loathe that word! A man only uses it when he is going to do something cold-blooded and mean. It is always the beginning of the end."

"What do you want me to do?"

"I want you to be my own Frankie—just the same as before. Ah do, Frankie—don't leave me! You know I would give any of them up for you. And you have a good influence over me—you have really! You can't think how hard I am with other people. Ask Charlie Scott. He will tell you. I've been so different since I have lost sight of you. Now, Frankie, don't be horrid to me! Kiss and be nice!" Again her soft warm hand was upon his, and the faint sweet smell of violets went to his blood like wine. He jumped up, lit another cigarette, and paced about the room.

"You shan't have a cigarette, Frankie."

"Why not?"

"Because you said once it helped you to control yourself. I don't want you to control yourself. I want you to feel as I feel."

"Do sit down, like a good girl!"

"Cigarette out!"

"Don't be absurd, Violet!"

"Come, out with it, sir."

"No, no, leave it alone!"

She had snatched it from his lips and thrown it into the grate.

"What is the use of that? I have a case full."

"They shall all follow the first."

"Well, then, I won't smoke."

"I'll see that you don't."

"Well, what the better are you for that?"

"Now, be nice."

"Go back to your chair and have some more tea."

"Oh, bother the tea!"

"Well, I won't speak to you unless you sit down and behave yourself."

"There now! Speak away."

"Look here, dear Violet, you must not talk about this any more. Some things are possible and some are impossible. This is absolutely, finally impossible. We can never go back upon the past. It is finished and done with."

"Then what did you come here for?"

"To bid you good-bye."

"A Platonic good-bye."

"Of course."

"In a private room at Mariani's."

"Why not?"

She laughed bitterly.

"You were always a little mad, Frankie."

He leaned earnestly over the table.

"Look here, Violet, the chances are that we shall never meet again."

"It takes two to say that."

"Well, I mean that after to-day I should not meet you again. If you were not quite what you are it would

be easier. But as it is I find it a little too much of a test. No, don't mistake me or think that I am weakening. That is impossible. But all the same I don't want to go through it again."

"So sorry if I have upset you."

He disregarded her irony.

"We have been very good friends, Violet. Why should we part as enemies?"

"Why should we part at all?"

"We won't go back over that. Now do please look facts in the face and help me to do the right thing, for it would be so much easier if you would help me. If you were a very good and kind girl you would shake my hand, like any other old pal, and wish me joy of my marriage. You know that I should do so if I knew that you were going to be married."

But the lady was not to be so easily appeased. She took her tea in silence or answered his remarks with monosyllables, while the occasional flash of her dark eyes as she raised them was like the distant lightning which heralds the storm. Suddenly, with a swift rustle of skirts, she was between the door and his chair.

"Now, Frankie, we have had about enough of this nonsense," said she. "Don't imagine that you are going to get out of this thing so easily. I've got you, and I'll keep you."

He faced round in his chair and looked helplessly at her with a hand upon each knee."

"O Lord! Don't begin it all over again," said he.

man, but the force of custom is strong, and, after all, I knew you long before she did. I don't suppose you were aware of it, but there was a time when I could very easily have made you marry me, in spite of all you may know about my trivial life and adventures, but I thought it all over very carefully, and I came to the conclusion that it was not good enough. You were always a dear good chap yourself, but your prospects were not quite dashing enough for your festive Violet. I believe in a merry time even if it is a short one. But if I had really wanted to settle down in a humdrum sort of way, you are the man whom I should have chosen out of the whole batch of them. I hope what I say won't make you conceited, for one of your best points used to be your modesty.

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"No, I have been engaged."

"Married," said the lady.

"Dear me!" said the proprietor. "Tea, sir?"

"You won't be late to-day, Frank," said Maude at last, peeping round the tall coffee-pot.

"No, dear, I won't."

"You were yesterday, you know."

"Yes, I know I was."

"Were you kept at the office?"

"No, I had tea with a friend."

"At his house?"

"No, no, at a restaurant. Where has Jemima put my boots? I wonder if she has cleaned them. I can never tell by looking. Here they are. And my coat? Anything I can get you in town? Well, good-bye, dear, good-bye!" Maude had never seen him make so hurried an exit.

It is always a mystery to the City man how his wife puts in the seven hours a day of loneliness while the E.C. has claimed him for its own. She cannot explain it to him, for she can hardly explain it to herself. It is frittered away in a thousand little tasks, each trivial in itself, and yet making in their sum the difference between a well-ordered and a neglected household. Under the illustrious guidance of the omniscient Mrs. Beeton there is the usual routine to be gone through. The cook has to be seen, the larder examined, the remains cunningly transformed into new and attractive shapes, the dinner to be ordered (anything will do for lunch), and the new supplies to be got in. The husband accepts the excellent little dinner, the fried sole, the *ris de veau en caisse*, the lemon pudding, as if they had grown

automatically out of the table-cloth. He knows nothing of the care, the judgment, the prevision which ring the changes with every season, which never relax and never mistake. He enjoys the fruits, but he ignores the work which raised them. And yet the work goes cheerfully and uncomplainingly on.

Then when every preparation has been made for the dinner—that solemn climax of the British day, there is plenty for Maude to do. There is the white chiffon to be taken out of the neck of that dress, and the pink to be put in. Amateur dressmaking is always going on at The Lindens, and Frank has become more careful in his caresses since he found one evening that his wife had a row of pins between her lips—which is not a pleasant discovery to make with your own. Then there are drawers to be tidied, and silver to be cleaned, and the leaves of the gutta-percha plant to be washed, and the feather which was damped yesterday to be re-curled before the fire. That leaves just time before lunch to begin the new novel by glancing at the last two pages to see what *did* happen, and then the three minutes lunch of a lonely woman. So much for business, now for the more trying social duties. The pink dressing-gown is shed and a trim little walking dress—French grey cloth with white lisse in front and a grey zouave jacket—takes its place. Visiting strangers is not nearly so hard when you are pleased with your dress, and even entertaining becomes more easy when your *costumière* lives in Regent Street. On Tuesdays Maude is at home.

Every other day she hunts through her plate of cards, and is overwhelmed by the sense of her rudeness towards her neighbours. But her task is never finished, though day after day she comes back jaded with her exertions. Strangers still call upon her—"hope it is not too late to do the right thing, and to welcome," etc., etc.—and they have to be re-visited. While she is visiting them, other cards appear upon her hall table, and so the foolish and tiresome convention continues to exhaust the time and the energies of its victim.

Those original receptions were really very difficult. Jemima announced a name which might or might not bear some relation to the visitor's. The lady entered. Her name might perhaps be Mrs. Baker. Maude had no means of knowing who Mrs. Baker might be. The visitor seldom descended to an explanation. Ten minutes of desultory and forced conversation about pine-woods and golf and cremation. A cup of tea and a departure. Then Maude would rush to the card-tray to try to find out who it was that she had been talking to, and what it was all about.

Maude did not intend to go visiting that particular day, and she had hoped that no one might visit her. The hours of danger were almost past, and it was close upon four o'clock, when there came a brisk pull at the bell.

"Mrs. White," said Jemima, opening the drawing-room door.

"Wright," said the visitor, as she walked in—"Mrs. Violet Wright."

Maude rose with her pleasant smile. It was a peculiarly sweet and kindly smile, for it was inspired by a gentle womanly desire to make things pleasant for all who were around her. Amiability was never artificial with her, for she had the true instincts of a lady—those instincts so often spoken of, so seldom, so very seldom seen. Like a gentleman, or a Christian, or any other ideal, it is but a poor approximation which is commonly attained.

But the visitor did not respond to the pretty gesture of welcome, nor did her handsome face return that sympathetic smile. They stood for an instant looking at each other, the one tall, masterful, mature, the other sweet, girlish, and self-distrustful, but each beautiful and engaging in her own way. Lucky Master Frank, whose past and present could take such a form; but luckier still if he could have closed the past when the present opened. The visitor was silent, but her dark eyes looked critically and fixedly at her rival. Maude, setting the silence down to the shyness of a first visit, tried to make matters easier.

"Please try this armchair. No doubt you have had a tiring walk. It is still very warm in the afternoons. I think it was so kind of you to call."

A faint smile flickered upon the dark face.

"Kind of me to call!" said she.

"Yes; for in a rising place like Woking, with so many new arrivals, it must be quite a task for the older inhabitants to welcome them. I have been so surprised by the kindness which everyone has shown."

"Oh, I see," said her visitor, "you think that I live here. I have really just come down from London."

"Indeed," said Maude, and awaited an explanation. As none was forthcoming, she added, "You will find Woking a very nice place."

"A nice place to be buried in, alive or dead," said her visitor.

There was something peculiarly ungracious in her tone and manner. It seemed to Maude that she had never been alone with so singular a person. There was, in the first place, her striking and yet rather sinister and voluptuous beauty. Then there was the absolute carelessness of her manner, the quiet assumption that she was outside the usual conventionalities of life. It is a manner only to be met in English life, among some of the highest of the high world, and some of the highest of the half world. It was new to Maude, and it made her uncomfortable, while mingled with it there was something else which made her feel for the first time in her life that she had incurred the hostility of a fellow-mortal. It chilled her, and made her unhappy.

The visitor made no effort to sustain the conversation, but leaned back in her chair and stared at her hostess with a very critical and searching glance. Those two questioning dark eyes played eagerly over her from her brown curls down to the little shining shoe-tips which peeped from under the grey skirt. Especially they dwelt upon her face, reading it and re-reading it. Never had

Maude been so inspected, and her instinct told her that the inspection was not altogether a friendly one.

Violet Wright having examined her rival, proceeded now with the same cool attention to take in her surroundings. She looked round deliberately at the furniture of the room, and reconstructed in her own mind the life of the people who owned it. Maude ventured upon one or two conventional remarks, but her visitor was not to be diverted to the weather or to the slowness of the South-Western train-service. She continued her quiet and silent inspection. Suddenly she rose and swept across to the side-table. A photograph of Frank in his volunteer uniform stood upon it.

"This is your husband, Mr. Frank Crosse?"

"Yes, do you know him?"

"Slightly. We have mutual friends." An ambiguous smile played across her face as she spoke. "This must have been taken after I saw him."

"It was taken just after our marriage."

"Quite so. He looks like a good little married man. The photograph is flattering."

"Oh, you think so!" said Maude coldly. "My own impression is that it fails to do him justice."

Her visitor laughed. "Of course that *would* be your impression," said she.

Maude's gentle soul began to rise in anger.

"It is the truth," she cried.

"It is right that you should think so," the other answered, with the same irritating laugh.

"You must have known him very slightly if you can't see that it is the truth."

"Then I must have known him very slightly."

Maude was very angry indeed. She began to find sides to her own nature the very existence of which she had never suspected. She tapped her little shoe upon the ground, and she sat with a pale face, and compressed lips, and bright eyes, quite prepared to be very rude indeed to this eccentric woman who ventured to criticise her Frank in so free and easy a style. Her visitor watched her, and a change had come over her expression. Maude's evident anger seemed to amuse and interest her. Her eyes lost their critical coldness, and softened into approval. She suddenly put her hand upon the other's shoulder with so natural and yet masterful a gesture, that Maude found it impossible to resent it.

"He is a lucky man to have such a warm little champion," said she.

Her strong character and greater knowledge of the world gave her an ascendency over the girlish wife such as age has over youth. There were not ten years between them, and yet Maude felt that for some reason the conversation between them could not quite be upon equal terms. The quiet assurance of her visitor, whatever its cause, made resentment or remonstrance difficult. Besides, they were a pair of very kindly as well as of very shrewd eyes which now looked down into hers.

"You love him very much, then?"

"Of course I love him. He is my husband."

"Does it always follow?"

"You are married yourself. Don't you love yours?"

"Oh, never mind mine. *He's* all right. Did you ever love anyone else?"

"No, not really."

Maude was astonished at herself, and yet the questions were so frankly put that a frank answer came naturally to them. It pleased her to lose that cold chill of dislike, and to feel that for some reason her strange visitor had become more friendly to her.

"You lucky girl, you actually married the one love of your life!"

Maude smiled and nodded.

"What a splendid thing to do! I thought it only happened in books. How happy you must be!"

"I *am* very, very happy."

"Well, I daresay you deserve to be. Besides, you really are very pretty. If ever you had a rival, I should think that it must be some consolation to her to know that it was so charming a person who cut her out."

Maude laughed at the thought.

"I never had a rival," said she. "My husband never *really* loved until he met me."

"Did he—oh yes, quite so! That is so nice that you should both start with a clean sheet! I thought you were very handsome just now when you were angry with me, but you are quite delightful with that little flush upon your cheeks. If I had been a man, your husband would certainly have had one rival in his wooing. And

"There, that will have to do," said Violet at last. "I am so sorry to have made such a fool of myself. I don't err upon the sentimental side as a rule. I suppose it is about time that I thought of catching my train for town. I have a theatre engagement which I must not miss."

"How strange it is!" said Maude, looking at her own pretty tear-marked face in the mirror. "You have only been here a few minutes, as time goes, and yet I feel that in some things I am more intimate with you than with any woman I have ever met. How can it be? What bond can there be to draw us together like this? And it is the more extraordinary, because I felt that you disliked me when you entered the room, and I am sure that you won't be offended if I say that when you had been here a little I thought that I disliked you. But I don't. On the contrary, I wish you could come every day. And I want to come and see you also when I am in town."

Maude, for all her amiability, was not gushing by nature, and this long speech caused her great astonishment when she looked back upon it. But at the moment it came so naturally from her heart that she never paused to think of its oddity. Her enthusiasm was a little chilled, however, by the way in which her advances were received. Violet Wright's eyes were more kindly than ever, but she shook her head.

"No, I don't suppose we shall ever meet again. I don't think I could ask you to visit me in London. I

womanly of all, who have been ruined by their own kindliness and trust and loving weakness. It is that family selfishness which turns every house in the land into a fort to be held against these poor wanderers. They make them evil, and then they revile the very evil which they have made. When I look back——"

She stopped with a sudden sob. Her forearm fell upon the mantelpiece, and her forehead upon her forearm. In an instant Maude was by her side, the tears running down her cheeks, for the sight of grief was always grief to her, and her nerves were weakened by this singular interview.

"Dear Mrs. Wright, don't cry!" she whispered, and her little white hand passed in a soothing, hesitating gesture over the coil of rich chestnut hair. "Don't cry! I am afraid you have suffered. Oh, how I wish I could help you! Do tell me how I can help you."

But Violet's occasional fits of weakness were never of a very long duration. She dashed her hand impatiently across her eyes, straightened her tall figure, and laughed as she glanced at herself in the mirror.

"Madame Celandine would be surprised if she could see how I have treated one of her masterpieces," said she, as she straightened her crushed hat, and arranged her hair with those quick little deft pats of the palm with which women can accomplish so much in so short a time. Rumpled finery sets the hands of every woman within sight of it fidgeting, so Maude joined in at the patting and curling and forgot all about her tears.

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"No, I don't suppose we shall ever meet again. I don't think I could ask you to visit me in London. I

wanted to see you, and I have seen you, but that, I fear, must be the end of it."

Maude's lip trembled in a way which it had when she was hurt.

"Why did you wish to see me, then?" she asked.

"On account of that slight acquaintance with your husband. I thought it would be interesting to see what sort of wife he had chosen."

"I hope you are not disappointed," said Maude, making a roguish face.

"He has done very well—better than I expected."

"You had not much respect for his taste, then?"

"Oh yes, I always thought highly of his taste."

"You have such a pretty way of putting things. You know my husband very slightly, but still I can see that you know the world very well. I often wonder if I am really the best kind of woman that he could have married. Do you think I am, Mrs. Wright?"

Her visitor looked in silence for a little at the gentle grace and dainty sympathetic charm of the woman before her.

"Yes," she said slowly, as one who weighs her words. "I think you are. You are a lady with a lady's soul in you. A woman can draw a man down very low, or she can make him live at his very highest. Don't be soft with him. Don't give way when you know that your way is the higher way. Pull him up, don't let him ever pull you down. Then his respect for you will strengthen his love for you, and the two together are so much

greater than either one apart. Your instinct would be to do this, and therefore you are the best sort of woman for him."

Her opinion was given with so much thought, and yet so much decision, that Maude glowed with pride and with pleasure. There was knowledge and authority behind the words of this unaccountable woman.

"How sweet you are!" she cried. "I feel that what you say is true. I feel that that is what a wife should be to her husband. Please God, I will be so to Frank!"

"And one other piece of advice before I leave you," said Violet Wright. "Don't ever take your husband for granted. Don't ever accept his kiss or caress as a routine thing. Don't ever relax those little attentions which you showed him in the earliest days. Don't let the freshness go out of love, for the love may soon follow it, even when duty keeps the man true. It is the commonest mistake which married women make. It has caused more unhappiness than any other. They do not realise it until it is too late. Be keenly watchful for your husband's wants and comforts. It is not the comfort but the attention which he values. If it is not there he will say nothing, if he is a good fellow, but he notices it all the same. She has changed, he thinks. And from that moment he will begin to change also. Be on your guard against that. It is very unselfish of me to give you all this wise counsel."

"It is very good of you, and I feel that it is all so true. But why is it unselfish of you?"

"I only meant that I had no interest in the matter. What does it matter to me whether you keep his love or not. And yet I don't know." She suddenly put her arms round Maude, and kissed her upon the cheek. "You are a good little sort, and I hope you will be happy."

Frank Crosse had disentangled himself from the rush of City men emerging from the Woking station, and he was walking swiftly through the gathering gloom along the vile, deeply-rutted road, which formed a short cut to The Lindens. Suddenly, with a sinking heart, he was aware of a tall graceful figure which was sweeping towards him. There could not be two women of that height, who carried themselves in that fashion.

"Violet!"

"Hullo, Frankie! I thought it might be you, but those tall hats and black overcoats make everyone alike. Your wife will be glad to see you."

"Violet! You have ruined our happiness. How could you have the heart to do it! It is not for myself I speak, God knows. But to think of her feelings being so abused, her confidence so shaken——"

"All right, Frankie, there is nothing to be tragic about."

"Haven't you been to my house?"

"Yes, I have."

"And seen her?"

"Yes."

"Well then——"

"I didn't give you away, my boy. I was a model of discretion. I give you my word that it is all right. And she's a dear little soul, Frankie. You're not worthy to varnish those pretty patent leathers of hers. You know you're not. And by Jove, Frankie, if you had stayed with me yesterday I should never have forgiven you—no, never! I'll resign in her favour. I will. But in no one else's, and if ever I hear of your going wrong, my boy, or doing anything but the best with that sweet trusting woman, I'll make you curse the day that ever you knew me—I will, by the living Jingo."

"Do, Violet—you have my leave."

"All right. The least said the soonest mended. Give me a kiss before we part."

She raised her veil, and he kissed her. He was wearing some withered flower in his overcoat, and she took it from him.

"It's a souvenir of our friendship, Frankie, and rather a good emblem of it also. So-long!" said she, as she turned down the weary road which leads to the station. A young golfer, getting in at Byfleet, was surprised to see a handsome woman weeping bitterly in the corner of a second-class carriage. "Comin' up from roastin' somebody at that damned crematory place," was his explanation to his companion.

Frank had a long and animated account from Maude of the extraordinary visitor whom she had entertained. "It's such a pity, dear, that you don't know her well, for I should really like to hear every detail about her.

At first I thought she was mad, and then I thought she was odious, and then finally she seemed to be the very wisest and kindest woman that I had ever known. She made me angry, and frightened, and grieved, and grateful, and affectionate, one after the other, and I never in my life was so taken out of myself by anyone. She *is* so sensible!"

"Sensible, is she?"

"And she said that I was—oh! I can't repeat it —everything that is nice."

"Then she *is* sensible."

"And such a high opinion of your taste."

"Had she indeed."

"Do you know, Frank, I really believe that in a quiet, secret, retiring sort of way she has been fond of you herself."

"O Maude, what funny ideas you get sometimes! I say, if we are going out for dinner, it is high time that we began to dress."

NO. 5 CHEYNE ROW.

FRANK had brought home the *Life of Carlyle*, and Maude had been dipping into it in the few spare half-hours which the many duties of a young housekeeper left her. At first it struck her as dry, but from the moment that she understood that this was, among other things, an account of the inner life of a husband and a wife, she became keenly interested, and a passionate

and unreasonable partisan. For Frederick and Cromwell and the other great issues her feelings were tolerant but lukewarm. But the great sex-questions of "How did he treat her?" and of "How did she stand it?" filled her with that eternal and personal interest with which they affect every woman. Her gentle nature seldom disliked anyone, but certainly amongst those whom she liked least, the gaunt figure of the Chelsea sage began to bulk largely. One night, as Frank sat reading in front of the fire, he suddenly found his wife on her knees upon the rug, and a pair of beseeching eyes upon his face.

"Frank, dear, I want you to make me a promise."

"Well, what is it?"

"Will you grant it?"

"How can I tell you when I have not heard it?"

"How horrid you are, Frank! A year ago you would have promised first and asked afterwards."

"But I am a shrewd old married man now. Well, let me hear it."

"I want you to promise me that you will never be a Carlyle."

"No, no, never."

"Really?"

"Really and truly."

"You swear it?"

"Yes, I do."

"O Frank, you can't think what a relief that is to me. That dear, good, helpful, little lady—it really

made me cry this morning when I thought how she had been used."

"How, then?"

"I have been reading that green-covered book of yours, and he seemed so cold and so sarcastic and so unsympathetic. He never seemed to appreciate all that she did for him. He had no thought for her. He lived in his books and never in her—such a harsh, cruel man!"

Frank went upstairs, and returned with a volume in his hand.

"When you have finished the 'Life,' you must read this, dear."

"What is it?"

"It is her letters. They were arranged for publication after her death, while her husband was still alive. You know that——"

"Please take it for granted, darling, that I know nothing. It is so jolly to have someone before whom it is not necessary to keep up appearances. Now, begin at the beginning and go ahead." She pillowed her head luxuriously against his knees.

"There's nothing to tell—or very little. As you say, they had their troubles in life. The lady could take particularly good care of herself, I believe. She had a tongue like a lancet when she chose to use it. He, poor chap, was all liver and nerves, porridge-poisoned in his youth. No children to take the angles off them. Half a dozen little buffer states would have kept them at peace. However, to hark back to what I was about

to say, he outlived her by fifteen years or so. During that time he collected these letters, and he has annotated them. You can read those notes here, and the man who wrote those notes loved his wife and cherished her memory, if ever a man did upon earth."

The graceful head beside his knee shook impatiently.

"What is the use of that to the poor dead woman? Why could not he show his love by kindness and thought for her while she was alive?"

"I tell you, Maude, there were two sides to that. Don't be so prejudiced! And remember that no one has ever blamed Carlyle as bitterly as he has blamed himself. I could read you bits of these notes——"

"Well, do."

"Here's the first letter, in which she is talking about how they first moved into the house at Cheyne Row. They spent their early years in Scotland, you know, and he was a man going on to the forties when he came to London. The success of *Sartor Resartus* encouraged them to the step. Her letter describes all the incoming. Here is his comment, written after her death: 'In about a week all was swept and garnished, fairly habitable; and continued incessantly to get itself polished, civilised, and beautified to a degree that surprised one. I have elsewhere alluded to all that, and to my little Jeannie's conduct of it; heroic, lovely, pathetic, mournfully beautiful as in the light of Eternity that little scene of time now looks to me. From birth upwards she had lived in opulence, and now became poor for me—so

nobly poor. No such house for beautiful thrift, quiet, spontaneous, nay, as it were, unconscious minimum of money reconciled to human comfort and human dignity, have I anywhere looked upon where I have been.' Now, Maude, did that man appreciate his wife?"

But the obstinate head still shook.

"Words, words," said she.

"Yes, but words with the ring of truth in them. Can't you tell real feeling from sham? I don't believe women can, or they would not be so often taken in. Here's the heading of the next letter: "Mournfully beautiful is this letter to me, a clear little household light shining pure and brilliant in the dark obstructive places of the past"—a little later comes the note: 'Oh my poor little woman—become poor for me.'"

"I like to hear him talk like that. Yes, I do like him better after what you have said, Frank."

"You must remember two things about him, Maude. The first, that he was a Scotchman, who are of all men the least likely to wear their hearts upon their sleeves; the other, that his mind was always grappling with some far-away subject which made him forget the smaller things close by him."

"But the smaller things are everything to a woman," said Maude. "If ever you forget those smaller things, sir, to be as courteous to your wife as you would be to any other lady, to be loving and thoughtful and sympathetic, it will be no consolation to me to know that you have written the grandest book that ever was. I

should just hate that book, and I believe that in her inmost heart this poor lady hated all the books that had taken her husband away from her. I wonder if their house is still standing."

"Certainly it is. Would you like to visit it?"

"I don't think there is anything I should like more."

"Why, Maude, we are getting quite a distinguished circle of acquaintances. Mr. Pepys last month—and now the Carlyles. "Well, we could not spend a Saturday afternoon better, so if you will meet me to-morrow at Charing Cross, we shall have a cosy little lunch together at Gatti's, and then go down to Chelsea."

Maude was a rigid economist, and so was Frank in his way, for with the grand self-respect of the middle classes the thought of debt was unendurable to them. A cab in preference to a 'bus gave both of them a feeling of dissipation, but none the less they treated themselves to one on the occasion of this, their little holiday. It is a delightful thing to snuggle up in, is a hansom; but in order to be really trim and comfortable one has to put one's arm round one's companion's waist. No one can observe it there, for the vehicle is built upon intelligent principles. The cabman, it is true, can overlook you through a hole in the roof. This cabman did so, and chuckled in his cravat. "If that cove's wife could see him—huddup, then!" said the cabman.

He was an intelligent cabman too, for having heard Frank say "Thomas Carlyle's house" after giving the

address 5 Cheyne Row, he pulled up on the Thames Embankment. Right ahead of them was Chelsea Bridge, seen through a dim, soft London haze—monstrous, Cyclopean, giant arches springing over a vague river of molten metal, the whole daintily blurred, as though out of focus. The glamour of the London haze, what is there upon earth so beautiful? But it was not to admire it that the cabman had halted.

"I beg your pardin', sir," said he, in the softly insinuating way of the Cockney, "but I thought that maybe the lidy would like to see Mr. Carlyle's statue. That's 'im, sir, a-sittin' in the overcoat with the book in 'is 'and."

Frank and Maude got out and entered the small railed garden, in the centre of which the pedestal rose. It was very simple and plain—an old man in a dressing-gown, with homely worn-out boots, a book upon his knee, his eyes and thoughts far away. No more simple statue in all London, but human to a surprising degree. They stood for five minutes and stared at it.

"Well," said Frank at last, "small as it is, I think it is worthy of the man."

"It is so natural."

"You can see him think. By Jove, it is splendid!" Frank had enough of the true artist to be able to feel that rush of enthusiasm which adequate work should cause. That old man, with his head shamefully defiled by birds, was a positive joy to him. Among the soulless, pompous, unspeakable London statues, here at last there was one over which it is pleasant to linger.

"What other one is there?"

"Gordon in Trafalgar Square."

"Well, Gordon, perhaps. But our Nelsons and Napiers and Havelocks—to think that we could do no better than that for them! Now, dear, we have seen the man—let us look at the house!"

It had evidently been an old-fashioned building when first they came to it. 1708 was the date at the corner of the street. Six or seven drab-coloured, flat-chested, dim-windowed houses stood in a line—theirs wedged in the middle of them. A poor medallion with a profile head of him had been clumsily let into the wall. Several worn steps led to the thin high door with an old-fashioned fanlight above it. Frank rang the bell, and a buxom cheerful matron came at the call.

"Names in this book, sir—*and* address, if you please," said the cheery matron. "One shilling each—thank-you, sir. First door to the left, sir! This was the dining-room, sir——"

But Frank had come to a dead stop in the dim, dull, wood-panelled hall. In front of them rose the stairs with old-fashioned banisters, cracked, warped, and dusty.

"It's awful to think of, Maude—awful! To think that she ran up those stairs as a youngish woman—that he took them two at a time as an active man, and then that they hobbled and limped down them, old and weary and broken, and now both dead and gone for ever, and the stairs standing, the very rails, the very treads—I

don't know that I ever felt so strongly what bubbles of the air we are, so fragile, so utterly dissolved when the prick comes."

"How *could* they be happy in such a house?" said Maude. "I can feel that there have been sorrow and trouble here. There is an atmosphere of gloom."

The matron-attendant approved of emotion, but in its due order. One should be affected in the dining-room first, and then in the hall. And so at her summons they followed her into the long, low, quaint room in which this curious couple had lived their everyday life. Little of the furniture was left, and the walls were lined with collected pictures bearing upon the life of the Carlyles.

"There's the fireplace that he smoked his pipe up," said Frank.

"Why up the fireplace?"

"She did not like the smell in the room. He often at night took his friends down into the kitchen."

"Fancy my driving you into the kitchen."

"Well, the habit of smoking was looked upon much less charitably at that time."

"And besides, he smoked clay pipes," said the matron. "This is considered a good print of Mrs. Carlyle."

It was a peaky eager face, with a great spirit looking out of it, and possibilities of passion both for good and evil in the keen, alert features. Just beside her was the dour, grim outline of her husband. Their life-histories were in those two portraits.

"Poor dear!" said Maude.

"Ay, you may say so," said the matron, whose accent showed that she was from the north of Tweed. "He was gey ill to live wi'. His own mither said so. Now, what think you that room was for?"

It was little larger than a cupboard, without window or skylight, opening out of the end of the dining-room.

"I can't imagine."

"Well, sir, it was the powdering-room in the days when folk wore wigs. The powder made such a mess that they just had a room for nothing else. There was a hole in the door, and the man put his head through the hole, and the barber on the other side powdered him out of the flour-dredger."

It was curious to be brought back in this fashion to those far-off days, and to suddenly realise how many other people had played their tragi-comedies within these walls. Wigs! Only the dressy people wore wigs. So people of fashion in the days of the early Georges trod these same rooms where Carlyle grumbled and his wife fretted. And they too had grumbled and fretted—or worse perhaps. It was a ghostly old house.

"This," said the matron, when they had passed up the stair, "used to be the drawing-room. That's their sofa."

"Not *the* sofa," said Frank.

"Yes, sir, the sofa that is mentioned in the letters."

"She was so proud of it, Maude. Gave eighteen shillings for it, and covered and stuffed it herself. And that, I suppose, is *the* screen. She was a great house-

keeper—brought up a spoiled child, according to her own account, but a great housekeeper all the same. What's that writing in the case?"

"It is the history that he was at work on when he died—something about the kings of Norway, sir. Those are his corrections in blue."

"I can't read them."

"No more could anyone else, sir. Perhaps that's why the book has never been published. Those are the portraits of the kings of Prussia, about whom he wrote a book."

Frank looked with interest at the old engravings, one of the schoolmaster face of the great Frederick, the other of the frog-like features of Frederick William, the half-mad recruiter of the big Potsdam grenadiers. When he had finished, the matron had gone down to open the door, and they were alone. Maude's hand grasped his.

"Is it not strange, dear?" she said. "Here they lived, the most talented couple in the world, and yet with all their wisdom they missed what we have got—what perhaps that good woman who showed us round has got—the only thing, as it seems to me, that is really worth living for. What are all the wit and all the learning and all the insight into things compared to love."

"By Jove, little woman, in all this house of wise sayings, no wiser or deeper saying has been said than that. Well, thank God, we have that anyhow!" And he kissed his wife, while six grand electors of Brandenburg and kings of Prussia looked fiercely out upon them from the wall.

They sat down together in two old chairs in the window, and they looked out into the dingy street, and Frank tried to recount all the great men—"the other great men," as Maude said, half chaffing and half earnest —who had looked through those panes. Tennyson, Ruskin, Emerson, Mill, Froude, Mazzini, Leigh Hunt—he had got so far when the matron returned.

There was a case in the corner with some of the wreckage from those vanished vessels. Notes from old Goethe in a singularly neat boyish writing inscribed upon little ornamented cards. Here, too, were small inscriptions which had lain upon presents from Carlyle to his wife. It was pleasant among all that jangling of the past to think of the love which had written them, and that other love which had so carefully preserved them. On one was written: "All good attend my darling through this gulf of time and through the long ocean it is leading to. Amen. Amen. T. C." On another, dated 1850, and attached evidently to some birthday present, was: "Many years to my poor little Jeannie, and may the worst of them be past. No good that is in me to give her shall ever be wanting while I live. May God bless her." How strange that this apostle of reticence should have such privacies as these laid open before the curious public within so few years of his death!

"This is her bedroom," said the matron.

"And here is the old red bed," cried Frank. It looked bare and gaunt and dreary with its uncurtained posts.

"The bed belonged to Mrs. Carlyle's mother," the

matron explained. "It's the same bed that Mrs. Carlyle talks about in her letters when she says how she pulled it to pieces."

"Why did she pull it to pieces?" asked Maude.

"Better not inquire, dear."

"Indeed you're right, sir. If you get them into these old houses, it is very hard to get them out. A cleaner woman than Mrs. Carlyle never came out of Scotland. This little room behind was his dressing-room. There's his stick in the corner. Look what's written upon the window!"

Decidedly it was a ghostly house. Scratched upon one of the panes with a diamond was the following piece of information—

"John Harbel Knowles cleaned all the windows in this house, and painted part, in the eighteenth year of age. *March 7th,* 1794."

"Who was *he?*" asked Maude.

"Nobody knows, miss!" It was characteristic of Maude that she was so gentle in her bearing that everyone always took it for granted that she was Miss.

Frank examined the writing carefully.

"He was the son of the house and a young aristocrat who had never done a stroke of work before in his life," said he.

The matron was surprised.

"What makes you say that, sir?"

"What would a workman do with such a name as

John Harbel Knowles, or with a diamond ring for that matter? And who would dare to disfigure a window so, if he were not of the family? And why should he be so proud of his work, unless work was a new and wondrous thing to him. To paint *part* of the windows also sounds like the amateur and not the workman. So I repeat that it was the first achievement of the son of the house."

"Well, indeed, I daresay you are right, though I never thought of it before," said the matron. "Now this, up here, is Carlyle's own room, in which he slept for forty-seven years. In the case is a cast of his head taken after death."

It was strange and rather ghastly to see a plaster head in this room where the head of flesh had so often lain. Maude and Frank stood beside it, and gazed long and silently while the matron, half-bored and half-sympathetic, waited for them to move on. It was an aquiline face, very different from any picture which they had seen, sunken cheeks, an old man's toothless mouth, a hawk nose, a hollow eye—the gaunt timbers of what had once been a goodly house. There was repose, and something of surprise also, in the features—also a very subtle serenity and dignity.

"The distance from the ear to the forehead is said to be only equalled by Napoleon and by Gladstone. That's what they *say*," said the matron, with Scotch caution.

"It's the face of a noble man when all is said and done," said Frank. "I believe that the true Thomas Carlyle without the dyspepsia, and the true Jane Welsh

without the nerves, are knowing and loving each other in some further life."

"It is sweet to think so," cried Maude. "Oh, I do hope that it is so! How dear death would be if we could only be certain of that!"

The matron smiled complacently in the superior wisdom of the Shorter Catechism. "There is neither marriage nor giving in marriage," said she, shaking her head. "This is the spare bedroom, sir, where Mr. Emerson slept when he was here. And now if you will step this way I will show you the study."

It was the singular room which Carlyle had constructed in the hopes that he could shut out all the noises of the universe, the crowing of cocks, and the jingling of a young lady's five-finger exercise in particular. It had cost him a hundred odd pounds, and had ended in being unendurably hot in summer, impossibly cold in winter, and so constructed acoustically that it reverberated every sound in the neighbourhood. For once even his wild and whirling words could hardly match the occasion—not all his *kraft sprachen* would be too much. For the rest it was at least a roomy and lofty apartment, with space for many books, and for an irritable man to wander to and fro. Prints there were of many historical notables, and slips of letters and of memoranda in a long glass case.

"That is one of his clay pipes," said the matron. "He had them all sent through to him from Glasgow. And that is the pen with which he wrote *Frederick*."

It was a worn, stubby old quill, much the worse for its monstrous task. It at least of all quill pens might rest content with having done its work in the world. Some charred paper beside it caught Frank's eye.

"Oh look, Maude," he cried. "This is a little bit of the burned *French Revolution.*"

"Oh, I remember. He lent the only copy to a friend, and it was burned by mistake."

"What a blow! What a frightful blow! And to think that his first comment to his wife was, "Well, Mill, poor fellow, is very much cut up about this." There is Carlyle at his best. And here is actually a shred of the old manuscript. How beautifully he wrote in those days!"

"Read this, sir," said the matron.

It was part of a letter from Carlyle to his publisher about his ruined work. "Do not pity me," said he; "forward me rather as a runner that is tripped but will not lie there, but run and run again."

"See what positive misfortune can do for a man," said Frank. "It raised him to a hero. And yet he could not stand the test of a crowing cock. How infinitely complex is the human soul—how illimitably great and how pitiably small! Now, if ever I have a study of my own, this is what I want engraved upon the wall. This alone is well worth our pilgrimage to Chelsea."

It was a short exclamation which had caught his eye.

"Rest! Rest! Shall I not have all eternity to rest in!" That serene plaster face down yonder gave force

to the brave words. Frank copied them down onto the back of one of Maude's cards.

And now they had finished the rooms, but the matron, catching a glow from these enthusiastic pilgrims, had yet other things to show them. There was the back garden. Here was the green pottery seat upon which the unphilosophic philosopher had smoked his pipe—a singularly cold and uncomfortable perch. And here was where Mrs. Carlyle had tried to build a tent and to imagine herself in the country. And here was the famous walnut-tree—or at least the stumpy bole thereof. And here was where the dog Nero was buried, best known of small white mongrels.

And last of all there was the subterranean and gloomy kitchen, in which there had lived that long succession of serving-maids of whom we gain shadowy glimpses in the *Letters* and in the *Journal*. Poor souls, dwellers in the gloom, working so hard for others, so bitterly reviled when by chance some weakness of humanity comes to break, for an instant, the routine of their constant labour, so limited in their hopes and in their pleasures, they are of all folk upon this planet those for whom a man's heart may most justly soften. So said Frank as he gazed around him in the dark-covered room. "And never one word of sympathy for them, or of anything save scorn in all his letters. His pen upholding human dignity, but where was the dignity of these poor girls for whom he has usually one bitter

line of biography in his notes to his wife's letters? It's the worst thing I have against him."

"Jemima wouldn't have stood it," said Maude.

It was pleasant to be out in the open air once more, but they were in the pine-groves of Woking before Maude had quite shaken off the gloom of that dark, ghost-haunted house. "After all, you are only twenty-seven," she remarked as they walked up from the station. She had a way of occasionally taking a subject by the middle in that way.

"What then, dear?"

"When Carlyle was only twenty-seven I don't suppose he knew he was going to do all this."

"No, I don't suppose so."

"And his wife—if he were married then—would feel as I do to you."

"No doubt."

"Then what guarantee have I that you won't do it after all?"

"Do what?"

"Why, turn out a second Carlyle."

"Hear me swear!" cried Frank, and they turned laughing into their own little gateway at the Lindens.

THE LAST NOTE OF THE DUET.

Our young married couples may feel that two is company and three is none, but there comes a little noisy intruder to break into their sweet intimacy. The

coming of the third is the beginning of a new life for them as well as for it—a life which is more useful and more permanent, but never so concentrated as before. That little pink thing with the blinking eyes will divert some of the love and some of the attention, and the very trouble which its coming has caused will set its mother's heart yearning over it. Not so the man. Some vague resentment mixes with his pride of paternity, and his wife's sufferings rankle in his memory when she has herself forgotten them. His pity, his fears, his helplessness, and his discomfort, give him a share in the domestic tragedy. It is not without cause that in some societies it is the man and not the woman who receives the condolence and the sympathy.

There came a time when Maude was bad, and there came months when she was better, and then there were indications that a day was approaching, the very thought of which was a shadow upon her husband's life. For her part, with the steadfast, gentle courage of a woman, she faced the future with a sweet serenity. But to him it was a nightmare—an actual nightmare which brought him up damp and quivering in those grey hours of the dawn, when dark shadows fall upon the spirit of man. He had a steady nerve for that which affected himself, a nerve which would keep him quiet and motionless in a dentist's chair, but what philosophy or hardihood can steel one against the pain which those whom we love have to endure. He fretted and chafed, and always with the absurd delusion that his fretting and chafing

were successfully concealed. A hundred failures never convince a man how impossible it is to deceive a woman who loves him. Maude watched him demurely, and made her plans.

"Do you know, dear," said she, one evening, "if you can get a week of your holidays now, I think it would be a very good thing for you to accept that invitation of Mr. Mildmay's, and spend a few days in golfing at Norwich."

Frank stared at her open-eyed.

"What! Now!"

"Yes, dear, now—at once."

"But *now* of all times."

Maude looked at him with that glance of absolute obvious candour which a woman never uses unless she has intent to deceive.

"Yes, dear—but only next week. I thought it would brace you up for—well, for the week afterwards."

"You think the week afterwards?"

"Yes, dear. It would help me so, if I knew that you were in your best form."

"*I!* What can it matter what form *I* am in. But in any case, it is out of the question."

"But you could get leave."

"Oh yes, easily enough."

"Then do go."

"And leave you at such a time!"

"No, no, you would be back."

"You can't be so sure of that. No, Maude, I should

never forgive myself. Such an idea would never enter my head."

"But for my sake——!"

"That's enough, Maude. It is settled."

Master Frank had a heavy foot when he did bring it down, and his wife recognised a decisive thud this time. With a curious double current of feeling, she was pleased and disappointed at the same time, but more pleased than disappointed, so she kissed the marrer of her plots.

"What an obstinate old boy it is! But of course you know best, and I should much rather have you at home. As you say, one can never be certain."

In a conflict of wits the woman may lose a battle, but the odds are that she will win the campaign. The man dissipates over many things, while she concentrates upon the one. Maude had made up her mind absolutely upon one point, and she meant to attain it. She tried here, she tried there, through a friend, through her mother, but Frank was still immovable. The ordeal coming upon herself never disturbed her for an instant. But the thought that Frank would suffer was unendurable. She put herself in his place, and realised what it would be to him if he were in the house at such a time. With many cunning devices she tried to lure him off, but still, in his stubborn way, he refused to be misled. And then suddenly she realised that it was too late.

It was early one morning that the conviction came home to her, but he, at her side, knew nothing of it. He came up to her before he left for the City.

"You have not eaten anything, dear."

"No, Frank, I am not hungry."

"Perhaps, after you get up——"

"Well, dear, I thought of staying in bed."

"You are not——"

"What nonsense, dear! I want to keep very quiet until next week, when I may need all my strength."

"Dear girl, I would gladly give ten years of my life to have next week past."

"Silly old boy! But I do think it would be wiser if I were to keep in bed."

"Yes, yes, do."

"I have a little headache. Nothing to speak of, but just a little."

"Don't you think Dr. Jordan had better give you something for it."

"Do you think so? Well, just as you like. You might call as you pass, and tell him to step up."

And so, upon a false mission, the doctor was summoned to her side, but found a very real mission waiting for him when he got there. She had written a note for Frank the moment that he had left the house, and he found both it and a conspiracy of silence waiting for him when he returned in the late afternoon. The note was upon the hall-table, and he eagerly tore it open.

"My dear boy," said this mendacious epistle, "my head is still rather bad, and Dr. Jordan thought that it would be wiser if I were to have an undisturbed rest,

but I will send down to you when I feel better. Until then I had best, perhaps, remain alone. Mr. Harrison sent round to say that he would come to help you to pot the bulbs, so that will give you something to do. Don't bother about me, for I only want a little rest.—MAUDE."

It seemed very unnatural to him to come back and not to hear the swift rustle of the dress which followed always so quickly upon the creak of his latch-key that they might have been the same sound. The hall and dining-room seemed unhomely without the bright welcoming face. He wandered about in a discontented fashion upon his tiptoes, and then, looking through the window, he saw Harrison his neighbour coming up the path with a straw basket in his hand. He opened the door for him with his finger upon his lips.

"Don't make a row, Harrison," said he, "my wife's bad."

Harrison whistled softly.

"Not——?"

"No, no, not that. Only a headache, but she is not to be disturbed. We expect *that* next week. Come in here and smoke a pipe with me. It was very kind of you to bring the bulbs."

"I am going back for some more."

"Wait a little. You can go back presently. Sit down and light your pipe. There is someone moving about upstairs. It must be that heavy-footed Jemima.

I hope she won't wake Maude up. I suppose one must expect such attacks at such a time."

"Yes, my wife was just the same. No, thank-you, I've just had some tea. You look worried, Crosse. Don't take things too hard."

"I can't get the thought of next week out of my head. If anything goes wrong—well there, what can I do? I never knew how a man's nerves may be harrowed before. And she is such a saint, Harrison—such an absolutely unselfish saint! You'll never guess what she tried to do."

"What, then?"

"She knew what it would mean to me—what it will mean to me—to sit here in impotence while she goes through this horrible business. She guessed in some extraordinary way what my secret feelings were about it. And she actually tried to deceive me as to when it was to occur—tried to get me out of the house on one pretext or another until it was all over. That was her plot, and, by Jove, she tried it so cleverly that she would have managed it if something had not put me on my guard. She was a little too eager, unnaturally so, and I saw through her game. But think of it, the absolute unselfishness of it. To consider *me* at such a time, and to face her trouble alone and unsupported in order to make it easier for me. She wanted me to go to Norwich and play golf."

"She must have thought you pretty guileless, Crosse, to be led away so easily."

"Yes, it was a hopeless attempt to deceive me on such a point, or to dream for an instant that my instincts would not tell me when she had need of me. But none the less it was beautiful and characteristic. You don't mind my talking of these things, Harrison?"

"My dear chap, it is just what you need. You have been bottling things up too much. Your health will break down under it. After all, it is not so serious as all that. The danger is very much exaggerated."

"You think so."

"I've had the experience twice now. You'll go to the City some fine morning, and when you come back the whole thing will be over."

"Indeed it won't. I have made arrangements at the office, and from the hour that she first seems bad I will never stir from the house. For all she may say, I know very well that it gives her strength and courage to feel that I am there."

"You may not know that it is coming on?"

Frank laughed incredulously.

"We'll see about that," said he. "And you think from your experience, Harrison, that it is not so very bad after all?"

"Oh no. It soon passes."

"Soon! What do you mean by soon?"

"Jordan was there six hours the first time."

"Good God! Six hours!" Frank wiped his forehead. "They must have seemed six years."

"They *were* rather long. I kept on working in the

garden. That's the tip. Keep on doing something and it helps you along wonderfully."

"That's a good suggestion, Harrison. What a curious smell there is in the air! Do you notice a sort of low, sweetish, spirity kind of scent? Well, perhaps it's my imagination. I daresay that my nerves are a bit strung up these days. But that is a capital idea of yours about having some work to do. I should like to work madly for those hours. Have everything up out of the back garden and plant it all again in the front."

Harrison laughed.

"I'll tell you something less heroic," said he; "you could keep all these bulbs, and pot them then. By the way, I'll go round and get the others. Don't bother about the door. I shall leave it open, for I won't be five minutes."

"And I'll put these in the greenhouse," said Frank. He took the basket of bulbs and he laid them all out on the wooden shelf of the tiny conservatory which leaned against the back of the house. When he came out there was a kitten making a noise somewhere. It was a low sound, but persistent, coming in burst after burst. He took the rake and jabbed with the handle amongst the laurel bushes under their bedroom window. The beast might waken Maude, and so it was worth some trouble to dislodge it. He could not see it, but when he had poked among the bushes and cried "Skat!" several times, the crying died away, and he

carried his empty basket into the dining-room. There he lit his pipe again, and waited for Harrison's return.

There was that bothersome kitten again. He could hear it mewing away somewhere. It did not sound so loud as in the garden, so perhaps it would not matter. He felt very much inclined to steal upstairs upon tiptoe and see if Maude were stirring yet. After all, if Jemima, or whoever it was, could go clumping about in heavy boots over his head, there was no fear that he could do any harm. And yet she had said that she would ring or send word the moment she could see him, and so perhaps he had better wait where he was. He put his head out of the window and cried "Shoo!" into the laurel bushes several times. Then he sat in the armchair with his back to the door. Steps came heavily along the hall, and he saw dimly with the back corner of his eye that someone was in the doorway carrying something. He thought that really Harrison might have brought the bulbs in more quietly, and so he treated him with some coldness, and did not turn round to him.

"Put it in the out-house," said he.

"Why the out-house?"

"We keep them there. But you can put it under the sideboard, or in the coal-scuttle, or where you like as long as you don't make any more noise."

"Why, surely, Crosse——

But Frank suddenly sprang out of his chair. "I'm blessed if that infernal kitten isn't somewhere in the room!"

And there when he turned was the grim, kindly face of old Doctor Jordan facing him. He carried in the crook of his arm a brown shawl with something round and small muffled up in it. There was one slit in front, and through this came a fist about the size of a marble, the thumb doubled under the tiny fingers, and the whole limb giving circular waves, as if the owner were cheering lustily at his own successful arrival. "Here am I, good people, hurrah! hurrah! hurrah!" cried the waving hand. Then as the slit in the shawl widened Frank saw that behind the energetic fist there was a huge open mouth, a little button of a nose, and two eyes which were so resolutely screwed up that it seemed as if the owner had made a resolution never under any circumstances to take the least notice of this new world into which it had been transported. Frank dropped his pipe and stood staring at this apparition.

"What! What's that?"

"The baby!"

"Baby? Whose baby?"

"Your baby, of course."

"My baby! Where—where did you get it?"

Doctor Jordan burst out laughing.

"You are like a man who has just been wakened out of his sleep," said he. "Why, Crosse, your wife has been bad all day, but she's all right now, and here's your son and heir—a finer lad of the age I never saw —fighting weight about seven pounds."

Frank was a very proud man at the roots of his

nature. He did not readily give himself away. Perhaps if he had been quite alone he might at that moment, as the great wave of joy washed through his soul, bearing all his fears and forebodings away upon its crest, have dropped upon his knees in prayer. But prayer comes not from the knee but from the heart, and the whole strength of his nature breathed itself out in silent thanks to that great Fate which goes its way regardless either of thanks or reproaches. The doctor saw a pale self-contained young man before him, and thought him strangely wanting in emotion.

"Well," said he, impatiently.

"Is she all right?"

"Yes. Won't you take your son?"

"Could she see me?"

"I don't suppose five minutes would do any harm."

Dr. Jordan said afterwards that it was three steps which took Frank up the fifteen stairs. The nurse who met him at the corner looks back on it as the escape of her lifetime. Maude lay in bed with a face as pale as the pillow which framed it. Her lips were bloodless but smiling.

"Frank!"

"My own dear sweet girlie!"

"You never knew. Did you, Frank? Tell me that you never knew."

And at that anxious question the foolish pride which keeps the emotions of the strong man buried down in his soul as though they were the least honourable part

of his nature, fell suddenly to nothing, and Frank dropped with his head beside the white face upon the pillow, and lay with his arm across the woman whom he loved, and sobbed as he had not sobbed since his childhood. Her cheek was wet with his tears. He never saw the doctor until he came beside him and touched him on the shoulder.

"I think you had better go now," said he.

"Sorry to be a fool, doctor," said Frank, blushing hotly in his clumsy English fashion. "It's just more than I can stand."

"Sir," the doctor answered, "I owe you an apology, for I had done you an injustice. Meanwhile your son is about to be dressed, and there is hardly room for three men in one bedroom."

So Frank went down into the darkening room below, and mechanically lighting his pipe, he sat with his elbows upon his knees and stared out into the gathering gloom where one bright evening star twinkled in a violet sky. The gentle hush of the gloaming was around him, and some late bird was calling outside amongst the laurels. Above he heard the shuffling of feet, the murmur of voices, and then amid it all those thin glutinous cries, *his* voice, the voice of this new man with all a man's possibilities for good and for evil, who had taken up his dwelling with them. And as he listened to those cries, a gentle sadness was mixed with his joy, for he felt that things were now forever changed—that whatever sweet harmonies of life might still be awaiting him, from this

hour onwards, they might form themselves into the subtlest and loveliest of chords, but it must always be as a trio, and never as the dear duet of the past.

THE TRIO.

(*Extract from a letter to the Author from Mrs. Frank Crosse.*)

"It is very singular that you should say with such confidence that you know that our baby is a splendid one, and further on you say that in some ways it differs from any other baby. It is so true, but neither Frank nor I can imagine how you knew. We both think it so *clever* of you to have found it out. When you write to us, do please tell us how you discovered it.

"I want to tell you something about baby, since you so kindly ask me, but Frank says there is no use my beginning as there is only one quire of paper in the house. As a matter of fact, I shall be quite short, which is not because I have not plenty to say—you cannot think what a *dear* he is—but because he may wake up at any moment. After that happens I can only write with one hand, while I wave a feather fan with the other, and it is so difficult then to say exactly what you mean. In any case you know that I have not the habit of collecting and writing down my ideas, so please forgive me if this seems a stupid letter. Frank could

have done it splendidly. But he has so many sweet and quite *remarkable* ways, that I ought to be able to put some of them down for you.

"It will be easier perhaps if I imagine a day of him —and one of his days is very much like another. No one could ever say that he was irregular in his habits. First thing in the morning I go over to his cot to see if he is awake yet—though, of course, I know that he can't be, for he always lets us know—the darling! However, I go over all the same, and I find everything quiet and nothing visible of baby, but a tiny, turned-up nose. It is so exactly Frank's nose, only that his is curved the other way. Then, as I bend over his cot, there is a small sigh, such a soft, comfortable sound! Then a sort of earthquake takes place under the eider down, and a tightly clenched fist appears and is waved in the air. He has such a pleasant, cheerful way of waving his fists. Then one eye is half opened, as if he were looking round to see if it were safe to open the other one, and then he gives a long, sorrowful wail as he realises that his bottle is not where he left it when he went to sleep. In a moment he is in my arms and quite happy again, playing with the lace round the neck of my pink dressing-gown. When he finds that his nice warm bath is all ready for him, he becomes quite jovial, and laughs and chuckles to himself. Something awfully funny must have happened to him before ever he came into this world at all, for nothing that has occurred since could account for the intense expression of amusement that

one can often see in his eyes. When he laughs, Frank says that he looks like some jolly old clean-shaven toothless friar—so chubby and good-humoured. He takes the greatest interest in everything in the room, watches the nurse moving about, looks out of the window, and examines my hair and my dress very critically. He loves to see untidy hair and a bright tie, or a brooch will often catch his eye, and make him smile. His smile is the most wonderful thing! As he lies gazing with his great serious blue eyes, his whole face suddenly lights up, his mouth turns up at one corner in the most irresistible way, and his cheeks all go off into dimples. He looks so sweet and innocent, and at the same time so humorous and wicked, that his foolish mother wants to laugh at him and to weep over him at the same time.

"Then comes his bath, and there is a sad display of want of faith upon his part. He enjoys the process, but he is convinced that only his own exertions keep him from drowning, so his little fists are desperately clenched, his legs kick up and down the whole time, and he watches every movement of mother and nurse with suspicion. He enjoys being dressed, and smiles at first, and then he suddenly remembers that he has not had his breakfast. Then the smiles vanish, the small round face grows so red and angry, and all covered with little wrinkles, and there is a dismal wailing—poor darling! If the bottle is not instantly forthcoming he will howl loudly, and beat the air with his fists until he gets

it. He *does* remind me so of his father sometimes. He is always hunting for his bottle, and will seize my finger, or a bit of my dress, or anything, and carry it to his mouth, and when he finds it isn't what he wants, he throws it away very angrily. When finally he does get the bottle, he becomes at once the most contented being in the whole world, and sucks away with such great long pulls, and such dear little grunts in between. Then afterwards, a well-washed, well-fed atom, he is ready to look about him and observe things. I am sure that he has his father's brains, and that he is storing up all sorts of impressions and observations for future use, for he notices *everything*. I used to think that babies were stupid and indifferent—and perhaps other babies are—but *he* is never indifferent. Sometimes he is pleased and amused, and sometimes angry, and sometimes gravely interested, but he is always wide awake and taking things in. When I go into his room, he always looks at my head, and if I have my garden hat with the flowers, he is so pleased. He much prefers chiffon to silk.

"Almost the first thing that struck me when I saw him, and it strikes me more and more, was, how could anyone have got the idea of original sin? The people who believe in it can never have looked into a baby's eyes. I love to watch them, and sometimes fancy I can see a faint shade of reminiscence in them, as if he had still some memories of another life, and could tell me things if he could only speak. One day as I sat beside

his cot——Oh dear! I hear his Majesty calling. So sorry! Good-bye.—Yours very truly,

"MAUDE CROSSE.

"*P.S.*—I have not time to read this over, but I may say, in case I omitted it before, that he really is a very remarkable baby."

THE END.

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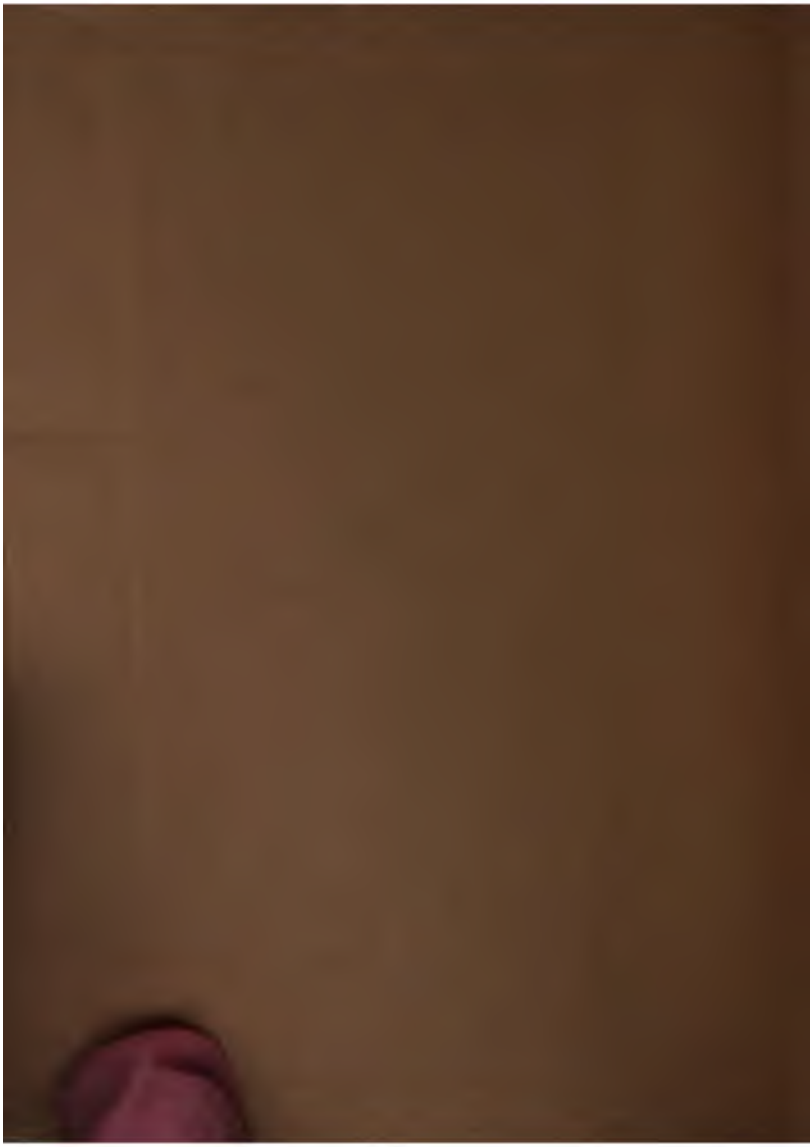

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